



R E P O R T

ON

FAMILY LIVING SURVEY AMONG INDUSTRIAL WORKERS 1958-59

G W A L I O R

LABOUR BUREAU
MINISTRY OF LABOUR, EMPLOYMENT AND
REHABILITATION
(DEPARTMENT OF LABOUR AND EMPLOYMENT)
GOVERNMENT OF INDIA

PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data, relating to Level of Living were the responsibility of the Labour Bureau.

4. This Report relates to the Enquiries conducted in Gwalior centre. A General Report dealing mainly with the technical aspects of the

Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this Report devolved on Shri J. N. Sharma, Assistant Director, assisted by Shri N. K. Sharma, Investigator Grade I. Shri S. S. Iyer, Deputy Director assisted in the finalisation of the Report. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

LABOUR BUREAU,

CLEREMONT, SIMLA-4 :

Dated the 12th December, 1966.

K. C. SEAL

Director

CONTENTS

PART I —(FAMILY BUDGET)

		PAGE
	Preface	(i)
CHAPTER 1	Scope and Method of the Survey	1
	1.1 Family living study	1
	1.2 Description of the survey	2
CHAPTER 2	Economic Background of the Centre	7
	2.1 Introductory	7
	2.2 Population	7
	2.3 Working class markets	7
	2.4 General characteristics of working class population— survey results	8
CHAPTER 3	Family Characteristics	13
	3.1 Introductory	13
	3.2 Age, sex and marital status	13
	3.3 Religion	14
	3.4 Language	14
	3.5 Literacy	14
	3.6 Distribution of family members by age, sex and activity status	15
	3.7 Distribution of family members by age, sex and economic status	17
	3.8 Family size, composition, economic status and earning strength by income	18
CHAPTER 4	Family Income and Receipts	27
	4.1 Concepts and definitions	27
	4.2 Average monthly income per family and per capita	27
	4.3 Income by category of earner	28
	4.4 Income and other receipts by components	31
	4.5 Income and other receipts by components and family size	32
	4.6 Income and other receipts by family composition	34
CHAPTER 5	Family Expenditure and Disbursements	36
	5.1 Concepts and definitions	36
	5.2 Expenditure pattern	38
	5.3 Levels of expenditure by income and family type	41
	5.4 Expenditure by family income	43
	5.5 Expenditure by per capita income	46
	5.6 Food expenditure	48
	5.7 Proportion of families reporting expenditure on selected sub-groups	50
CHAPTER 6	Food Consumption and Nutrition	53
	6.1 Quantities of food consumed	53
	6.2 Analysis of nutritive contents	57

						PAGE
CHAPTER	7	Budgetary Position				60
	7.1	Introductory				60
	7.2	Budgetary position by family income				61
	7.3	Budgetary position by family composition				62
PART II—(LEVEL OF LIVING)						
CHAPTER	8	Level of living				66
	8.1	Concept of level of living				66
	8.2	Scope of Schedule 'B'				67
CHAPTER	9	Educational Interests				69
	9.1	General education				69
	9.2	Skill and technical training				70
CHAPTER	10	Sickness and Treatment				71
	10.1	Introductory				71
	10.2	Treatment and consequences of sickness				71
CHAPTER	11	Housing Conditions				74
	11.1	Introductory				74
	11.2	Condition of building				74
	11.3	Condition of dwelling				75
	11.4	Distance of dwellings from important places				78
CHAPTER	12	Employment, Working and Service Conditions				79
	12.1	Introductory				79
	12.2	Employment pattern				79
	12.3	Condition of work-place				80
	12.4	Amenities provided				81
	12.5	Statutory rights and benefits				82
	12.6	Trade union membership				84
	12.7	Length of service				85
	12.8	Service conditions				85
	12.9	Social security benefits				87
CHAPTER	13	Savings, Assets and Indebtedness				89
	13.1	Introductory				89
	13.2	Components of savings				89
	13.3	Extent of savings and assets				91
	13.4	Possession of durable articles and live-stock				91
	13.5	Extent of indebtedness				93
	13.6	Purpose of loans				94
	13.7	Sources and terms of loans				95
CHAPTER	14	Some Important Findings				96
	14.1	Family characteristics, income and expenditure				96
	14.2	Additional aspects of level of living				97
APPENDIX I	..	.. .. .				99
APPENDIX II	..	.. .. .				100

PART I
(FAMILY BUDGET)

CHAPTER 1

SCOPE AND METHOD OF THE SURVEY

1.1. *Family living study*

Family living studies aim at the collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the survey becomes specialised survey, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the

following main components of the level of living given by the U. N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954.*

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work ;
- (v) Employment situation ;
- (vi) Aggregate consumption and savings;
- (vii) Transportation ;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security, and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter-alia*, in Gwalior an attempt was made to cover many of the components given above. At the same time the object of deriving weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purposes, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2 Description of the survey

The survey in Gwalior was part of an integrated scheme of family living surveys among industrial workers at 50† important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Gwalior centre presented in this Report.

*Report on International Definition and Measurement of Standards and Levels of Living (U.N.), 1954.

† A list of 50 centres is given in Appendix I.

1-21. *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of the Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics(C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1-22. *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons :

- (i) generally related by blood and marriage or adoption ;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1918, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Gwalior which was a factory-centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as "non-manual". On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as "manual" work.

1.23. *Delimitation of area*

The geographical area to be covered in the course of the survey at a centre was decided in consultation with local organisations—both official and non-official, municipalities or corporations and other knowledgeable authorities—during a preliminary survey conducted in December, 1957—February, 1958. At Gwalior Centre, all the labour areas within Gwalior Municipal Corporation, namely, the labour colony of the T.C. Mills, subsidised industrial colony adjacent to Motilal Mills, subsidised industrial colony in Noorganj and the labour localities in Gwalior town, Morar and Lashkar city were covered in the sampling frame.

1.24. *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey conducted in December, 1957—February, 1958, it was decided to adopt tenement sampling at Gwalior centre.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work load manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Gwalior was 360 families to be canvassed for Schedule 'A' and 120 families for Schedule 'B'. The number of schedules finally collected and tabulated was 378 for Schedule 'A' and 120 for Schedule 'B'. In all cases where a block was repeated in the sub-sample of two months, separated by not more than six months, the list was made up-to-date by incorporating additional families and deleting left-out families. Other details of the families were not checked thus eliminating actual relisting. However, sampling in such a case was done afresh. If listing was thus eliminated for two blocks in a month then 18 families instead of 15 were investigated in a month for Schedule 'A'. This led to an increased sample size for Schedule 'A'.

The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and Informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage, well defined blocks were formed within the selected localities. The blocks were then arranged to form clusters of 3 blocks each such that within each cluster workers in different industries and coming from different States were represented and the cluster sizes were equalised with respect to the number of workers residing in them. Two independent simple systematic samples of 12 clusters each were selected. Each of the 12 clusters sampled for an Investigator was assigned to a particular month for enquiry by a random process. The second stage unit for selection was a working class family. Each month the Investigator listed all the families in the cluster allotted to that month by house-to-house visit and classified them as working class families and others. While listing, information was also collected on the family size, the expenditure class to which it belonged and the State of origin of the head of family. The two expenditure classes were those with expenditure less than Rs. 60 per month and others. This information was used to arrange the working class families in the cluster, first by family size (single member families and others) and within these classes by expenditure class and within these by the State of origin. Those belonging to State of origin of the majority of families in the cluster, were put in one class and the rest formed the other class. A simple systematic

sample of 20 working class families was drawn from this arranged list. Every fourth family in this sample was contacted for filling Schedule 'B' and the remaining three were for Schedule 'A'.

1.25. *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Gwalior centre was September, 1958 to November, 1959. The period was more than 12 months because of non-availability of some of the selected households during the time of enquiry.

1.26. *Method of survey*

The "Interview Method" was followed for the collection of data, as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaire or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1.27. *Collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. It took three to four hours to complete schedule 'A' (relating to income and expenditure). The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusement, transport and communication, subscription, personal effects, taxes and interest was quite irksome to the workers. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1. *Introductory*

Gwalior is an important industrial and commercial centre in Madhya Pradesh. It is situated at latitude $26^{\circ}33'$ North and longitude $78^{\circ}0'$ East.

2.2. *Population*

With a population of 3 lakhs, Gwalior is the third largest city in the State of Madhya Pradesh. The following table shows the growth of population in Gwalior from 1901 onwards :

TABLE 2.1

Year	Population	Decennial percentage variation
1	2	3
1901*	1,38,575	..
1911	84,458	-39.05
1921	1,13,684	+34.60
1931	1,26,949	+11.67
1941	1,82,492	+43.75
1951	2,41,577	+32.38
1961†	3,00,587	+24.42

2.3. *Working class markets*

The markets patronised predominantly by the working class population in Gwalior were :

(i) Hazira Fort Road.

(ii) Scindia-Ki-Chhawani.

*Figures for the years 1901 to 1951 taken from Census of India, 1951 Volume XV, Part II-A—Madhya Bharat and Bhopal.

†Figure for the year 1961 taken from Census of India, 1961, Paper No. 1, 1962.

The above markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Gwalior Centre.

2.4. General characteristics of working class population—survey results

2.41. Industries

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Gwalior was 6.6 thousand. The estimated number of employees in these families was 7.8 thousand. A distribution of these employees by industries and in each industry by sex and age is given in table 2.2. In column 7 average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2

Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment	Number of employees (unestimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
						(Rs.)	
Cotton spinning and weaving in mills ..	95.49	3.85	0.66	100.00	6,186	79.84	345
Cotton weaving in power looms	100.00	—	—	100.00	185	74.93	16
Rest	93.66	5.17	1.17	100.00	1,418	72.96	83
All	95.26	4.00	0.74	100.00	7,789	78.47	444
Number of employees (unestimated)* ..	423	18	3	444	—	—	—

*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned the figures should be taken as "estimated figures".

Of the total employees, about 79 per cent. were employed in cotton spinning and weaving in mills. Women employees constituted 4 per cent. of the total. The proportion of children (upto the age of 14 years) was negligible being less than 1 per cent. of the total.

The average monthly income per employee was Rs. 78·47, the highest (Rs. 79·84) being in cotton spinning and weaving in mills.

2·42. Occupations

Table 2·3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2·3

Distribution of employees (including apprentices) by occupations and other details

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
						(Rs.)	
Spinners, piecers and winders	86·17	13·83	—	100·00	1,555	72·70	84
Drawers and weavers	98·08	0·43	1·49	100·00	2,732	81·58	156
Spinners, weavers, knitters, dyers and related workers—rest	97·46	2·54	—	100·00	1,826	76·31	106
Tool makers, machinists, plumbers, welders, platers and related workers	100·00	..	..	100·00	464	92·98	27
Rest	95·48	3·15	1·37	100·00	1,212	76·57	71
All occupations	95·26	4·00	0·74	100·00	7,789	78·47	444
Total (unestimated)	423	18	3	444	..	..	..

About 35 per cent. of the employees were employed as drawers and weavers and about 23 per cent. as spinners, weavers, knitters, dyers and related workers—rest.

The average monthly income from paid employment per employee was, in case of tool makers, machinists, plumbers, welders, platers and related workers and drawers and weavers, higher than the overall average for all occupations.

2.43. *Nature of employment and type of settlement*

Table 2.4 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular and casual employment and (b) settled or not-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked

Number of days worked during the last month	Nature of employment		Type of settlement			Number of employees (unesti- mated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0	0.29	3.99	1.54	0.19	51.67	7
1—7	1.50	4.36	2.47	2.54	—	11
8—15	7.72	33.73	16.55	16.01	36.75	73
16—19	10.84	23.71	15.21	15.62	—	66
20—23	21.19	15.68	19.32	19.53	11.58	85
24—27	57.13	18.53	44.03	45.21	—	198
28—31	1.33	—	0.88	0.90	—	4
Total	100.00	100.00	100.00	100.00	100.00	444
Percentage to total	66.05	33.95	100.00	97.38	2.62	—
Number of employees (unestimated) ..	292	152	444	433	11	—

Of the total employees, about 66 per cent. were regular and the remaining about 34 per cent. were casual.* Almost all the employees were settled at the centre.

2.44. *Family income class*

The average monthly income per family of the population surveyed was Rs. 97.18. The estimated distribution of families in different income classes is given in table 2.5.

TABLE 2.5

Distribution of families by monthly family income class

Monthly family income class	Percentage of families to total
1	2
Less than Rs. 30	1.13
Rs. 30 to less than Rs. 60	14.30
Rs. 60 to less than Rs. 90	37.54
Rs. 90 to less than Rs. 120	28.06
Rs. 120 to less than Rs. 150	7.16
Rs. 150 to less than Rs. 210	8.47
Rs. 210 and above	3.34
Total	100.00

The modal family income group was 'Rs. 60 to less than Rs. 90'. About 12 per cent. of the families had income of Rs. 150 or more.

*The classification of workers into regular or casual was done on a different basis from the one adopted in the "Occupational Wage Survey" conducted by the Labour Bureau in 1958-59 where the term casual was used in a more restricted sense.

2.45. *Family size*

The average size of the family was 4.11 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6

Distribution of families by size

Family size (number of members)									Percentage of families to total
1									2
One	..	..	..	..	..	..	..	..	15.65
Two and three	..	..	..	..	..	..	..	..	28.17
Four and five	..	..	..	..	..	..	..	..	32.84
Six and seven	..	..	..	..	..	..	..	..	14.43
Above seven	..	..	..	..	..	..	..	..	8.91
Total									100.00

A large proportion of families (about 33 per cent.) consisted of four and five members.

CHAPTER 3

FAMILY CHARACTERISTICS

3.1. *Introductory*

Some general details of the working class population in Gwalior have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Gwalior as revealed by the survey, is presented below :

3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

Percentage distribution of family members by age, sex and marital status

Sex and marital status	Number of members (unestimated)	Age (years)								Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-69	60-64	65 and above			
1	2	3	4	5	6	7	8	9	10	11	
Men											
Unmarried	408	36.23	48.60	13.67	1.50	—	—	—	100.00	26.32
Married	427	0.26	1.25	57.19	34.17	4.03	2.20	0.40	100.00	27.49
Widowed	16	—	—	23.76	43.41	15.43	11.77	5.63	100.00	1.08
Divorced	—	—	—	—	—	—	—	—	—	—
Separated	—	—	—	—	—	—	—	—	—	—
Sub-Group : Men	..	851	17.50	23.93	35.67	18.69	2.32	1.33	0.56	100.00	54.89
Women											
Unmarried	290	46.68	51.98	0.24	0.42	..	0.35	0.33	100.00	18.66
Married	360	0.19	2.68	72.39	22.35	1.47	0.18	0.74	100.00	23.15
Widowed	50	—	—	2.39	42.00	17.62	22.33	15.66	100.00	3.30
Divorced	—	—	—	—	—	—	—	—	—	—
Separated	—	—	—	—	—	—	—	—	—	—
Sub-group : Women	..	700	19.41	22.88	37.43	14.71	2.04	1.87	1.66	100.00	45.11
Over all : Men and Women	..	1,551	18.36	23.45	36.45	16.90	2.20	1.58	1.06	100.00	100.00
Number of members (unestimated)	—	289	362	571	254	33	24	18	1,551	..

Taking all the members living with the families at the centre, about 55 per cent. were men and about 45 per cent. women. Children of 14 years of age or below constituted about 42 per cent. of the total and persons of 55 years and above about 5 per cent. Of the persons falling in the age-group 15 to 54, about 56 per cent. were men and about 44 per cent. women. In this age-group, among men, about 13·4 per cent. were unmarried, about 84·2 per cent. married and the rest about 2·4 per cent. were widowers. Among women in the same age-group, about 1 per cent. were unmarried, about 93 per cent. married, and the rest about 6 per cent. were widows.

3.3. Religion

About 98 per cent. of the families reported Hinduism to be their religion and the remaining about 2 per cent. other religions.

3.4. Language

Hindi speaking families formed about 97 per cent. of the total and the remaining 3 per cent. of the families spoke other languages.

3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.2.

TABLE 3.2

Percentage distribution of family members in various monthly income classes by age group and levels of literacy

Age group and educational standard	Monthly family income class (Rs.)							
	<30*	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Age less than 5 years</i>								
Below primary	—	—	1.56	2.44	7.73	—	—	2.00
No education	100.00	100.00	98.44	97.56	92.27	100.00	100.00	98.00
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

*The sign '<' in this and subsequent tables denotes 'less than'.

TABLE 3·2—*contd.*

1	2	3	4	5	6	7	8	9
<i>Age 5 years and above</i>								
Illiterate ..	83·53	66·68	64·43	53·54	45·30	55·02	44·40	57·50
Below primary	7·25	24·80	28·55	32·39	39·00	30·18	34·12	30·60
Primary ..	—	5·88	3·93	9·06	8·06	11·65	16·94	7·73
Middle ..	9·22	2·64	2·57	2·82	4·94	2·68	4·54	3·06
Matriculate	—	—	0·52	1·85	0·84	0·47	—	0·84
Others ..	—	—	—	0·34	1·86	—	—	0·27
Total ..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00

Only 2 per cent. of the children aged less than 5 years had started receiving education. By and large, the percentage of illiterate members seemed to decline in higher income classes. The percentage of members having primary standard of education was generally higher in higher income classes.

3·6. *Distribution of family-members by age, sex and activity status*

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment, and (c) those not in the labour force. The first major category covers employers, employees, apprentices self-employed persons and unpaid family labour. The second category includes the unemployed, *i.e.*, persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3·3.

TABLE 3·3

Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Male</i>										
Employer	—	—	—	—	—	—	—	—	—	—
Employee	423	—	0·51	61·56	34·16	2·71	0·90	0·16	100·00	27·28
Apprentice	3	—	—	60·22	39·78	—	—	—	100·00	0·20
Self-employed ..	8	—	—	23·57	45·84	15·88	14·71	—	100·00	0·53
Unpaid family labour ..	—	—	—	—	—	—	—	—	—	—
Unemployed	2	—	—	56·41	43·59	—	—	—	100·00	0·14
Not in force	415	35·64	48·58	9·47	2·10	1·69	1·53	0·99	100·00	26·74
Sub-group	851	17·50	23·93	35·67	18·69	2·32	1·33	0·56	100·00	54·89
<i>Female</i>										
Employer	—	—	—	—	—	—	—	—	—	—
Employee	18	—	—	40·14	59·86	—	—	—	100·00	1·14
Apprentice	—	—	—	—	—	—	—	—	—	—
Self-employed ..	1	—	—	100·00	—	—	—	—	100·00	0·04
Unpaid family labour ..	—	—	—	—	—	—	—	—	—	—
Unemployed	1	—	—	100·00	—	—	—	—	100·00	0·07
Not in labour force ..	680	19·96	23·54	37·20	13·57	2·10	1·92	1·71	100·00	43·86
Sub-group	700	19·41	22·88	37·43	14·71	2·04	1·87	1·66	100·00	45·11
All	1,551	18·36	23·45	36·45	16·90	2·20	1·58	1·06	100·00	100·00

It has to be borne in mind that the universe covered in this case was only a particular section of working class population in Gwalior comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 29 per cent. consisting of gainfully occupied persons and unemployed persons. Participation of women in the labour force was very small and that of children was negligible.

3.7 Distribution of family members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependent and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; and earning dependant is one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below.

TABLE 3.4

Percentage distribution of family members, age, sex and economic status

Economic status and sex	Number of members (unesti- mated)	Age (years)							Total	Percent- age distrib- ution of all members
		Below 5 5	5— 14	15— 34	35— 54	55— 69	60— 64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Earners</i>										
Male	427	—	0.51	60.72	34.74	2.99	0.89	0.15	100.00	27.54
Female	17	—	—	36.77	63.23	—	—	—	100.00	1.08
Sub-Total ..	444	—	0.49	59.80	35.82	2.88	0.86	0.15	100.00	28.62
<i>Earning dependants</i>										
Male	5	—	—	56.80	20.21	—	22.99	—	100.00	0.34
Female	3	—	—	100.00	—	—	—	—	100.00	0.15
Sub-Total ..	8	—	—	69.96	14.04	—	15.97	—	100.00	0.49
<i>Non-earning dependants</i>										
Male	119	35.30	48.11	10.12	2.30	1.68	1.51	0.98	100.00	27.01
Female	680	19.95	23.52	37.23	13.57	2.10	1.92	1.71	100.00	43.88
Sub-Total ..	1,099	25.80	32.88	26.90	9.28	1.94	1.77	1.43	100.00	70.89
Total	1,551	18.36	23.45	36.45	16.90	2.20	1.58	1.06	100.00	100.00
Number of members (un- estimated) ..	—	289	362	571	254	33	24	18	1,551	—

Earners and earning dependants constituted 29 per cent. of the total ; about 28 per cent. being males and the remaining about 1 per cent. females. Earners and earning dependants mostly came in the age group 15 to 54 years. A negligible proportion of children also fell in the category of earners. The non-earning dependants, which consisted mainly of children and females doing household work, accounted for about 71 per cent.

3.8 *Family size, composition, economic status and earning strength by income*

3.81 *Analysis by family income class*

For the purpose of analysis of data, the families have been classified into seven monthly family income classes and five family size groups. It may be pointed out here that the lowest income group accounts for a very small fraction of the total families and as such no attempt has been made to derive any conclusions on the basis of the figures given under this group in the analysis of the table given below and subsequent tables. The two-way distribution of families by income and size is given in table 3.5

TABLE 3.5

Percentage distribution of families by family income class and family size

Family size	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
One ..	26.24	27.19	24.13	8.57	—	—	—	15.65
Two and three	48.63	42.54	30.11	24.25	25.78	7.57	28.28	28.17
Four and five	—	24.42	32.08	45.35	31.43	24.02	8.87	32.84
Six and seven	25.13	5.85	10.26	15.36	15.96	38.51	22.10	14.43
Above seven	—	—	3.42	6.47	26.83	29.90	40.75	8.91
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	1.13	14.30	37.54	28.06	7.16	8.47	3.34	100.00
Number of families (unestimated)	4	57	142	104	26	33	12	378

Family income, on the whole, tended to increase with the size of the family, and in higher income classes there was generally a larger percentage of large size families.

The composition of families by the economic status of members is given in table 3·6.

TABLE 3·6
Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)							
	30	30— 60	60— 90	90— 120	120— 150	150— 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult—male	0·74	0·99	1·01	1·01	1·31	1·81	1·91	1·12
Adult—female	0·26	0·01	0·02	0·04	0·12	0·14	—	0·04
Children—male	—	—	0·01	—	—	0·04	—	0·01
Children—female	—	—	—	—	—	—	—	—
All earners ..	1·00	1·00	1·04	1·05	1·43	1·99	1·91	1·17
<i>Earning dependants</i>								
Adult—male	—	—	—	0·01	—	0·10	0·09	0·01
Adult—female	—	—	0·01	0·01	—	—	—	0·01
Children—male	—	—	—	—	—	—	—	—
Children—female	—	—	—	—	—	—	—	—
All earning dependants	—	—	0·01	0·02	—	0·10	0·09	0·02
<i>Non-earning dependants</i>								
Adult—male	0·50	0·12	0·12	0·21	0·22	0·31	0·34	0·19
Adult—female	0·74	0·70	0·87	1·01	1·45	1·56	1·89	1·02
Children—male	0·45	0·54	0·78	1·03	1·34	1·40	1·44	0·93
Children—female	0·54	0·42	0·60	0·93	1·07	1·36	1·18	0·78
All non-earning dependants	2·23	1·78	2·37	3·18	4·08	4·63	4·85	2·92
<i>All</i>								
Adult—male	1·24	1·11	1·13	1·23	1·53	2·22	2·34	1·32
Adult—female	1·00	0·71	0·90	1·06	1·57	1·70	1·89	1·07
Children—male	0·45	0·54	0·79	1·03	1·34	1·44	1·44	0·94
Children—female	0·54	0·42	0·60	0·93	1·07	1·36	1·18	0·78
All members	3·23	2·78	3·42	4·25	5·51	6·72	6·85	4·11
<i>Number of members (unestimated)</i>								
	13	158	493	440	142	220	85	1,551

The average number of members per family was 4.11. Of these, 1.17 were earners, 0.02 earning dependants and 2.92 non-earning dependants. The proportion of earners to the total members did not show any clear trend with an increase in the level of family income.

More light on the variation in the earning strength with family income is thrown by table 3.7 which gives the distribution of families by earning strength and income.

TABLE 3.7

Percentage distribution of families by earning strength

Earning strength	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner	100.00	100.00	95.36	90.84	57.49	14.53	23.68	82.86
One earner and one or more earning dependants ..	—	—	1.62	1.42	—	4.04	—	1.35
Two earners	—	—	2.35	7.74	42.51	60.78	52.60	13.00
Two earners and one or more earning dependants	—	—	0.67	—	—	6.88	—	0.83
Three earners	—	—	—	—	—	10.48	23.72	1.68
Three earners and one or more earning dependants	—	—	—	—	—	3.29	—	0.28
More than three earners with or without earning dependants	—	—	—	—	—	—	—	—
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, those having one earner constituted the largest proportion, being about 83 per cent. of the total. The percentage of families having more than two earners was small.

Table 3.8 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) in the last calendar month preceding the date of survey from paid employment was more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3·8

Percentage distribution of families by earning strength and relationship with the main earner

Family earning strength by relationship with the main earner	Number of families (unesti- mated)	Monthly family income class (Rs.)								Total	Percent- age distrib- ution of all families
		<30	30— ≤ 60	60— ≤ 90	90— ≤ 120	120— ≤ 150	150— ≤ 210	210 and above			
1	2	3	4	5	6	7	8	9	10	11	
Self	315	1·36	17·20	43·40	30·66	4·95	1·48	0·95	100·00	82·86	
Self and wife or husband	10	—	—	11·65	56·26	24·06	8·03	—	100·00	2·78	
Self and one or more child- ren	13	—	—	—	8·01	28·94	45·87	17·18	100·00	3·55	
Self, wife or husband and one or more children	3	—	—	32·89	—	—	67·11	—	100·00	0·76	
Self and one or more other family members	35	—	—	9·53	7·84	10·83	50·86	20·94	100·00	9·52	
Self, wife or husband and one or more other family members	2	—	—	—	—	65·79	34·21	—	100·00	0·53	
Self, one or more children and one or more other fami- ly members	—	—	—	—	—	—	—	—	—	—	
Self, wife or husband, one or more children and one or more other family mem- bers	—	—	—	—	—	—	—	—	—	—	
All families	378	1·13	14·30	37·54	28·06	7·16	8·47	3·34	100·00	100·00	
Number of families (unesti- mated)	—	4	57	142	104	26	33	12	378	—	

Taking all families, the main earner was the sole earner in about 83 per cent. of the cases. In about 3 per cent. of the cases he/she was assisted by wife/husband, in about 4 per cent. of the cases by children and in about 10 per cent. of the cases by other family members.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3·9 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, *viz.*, living with the family, living away from the family and dependent units living away. Dependants living with family are

those shown as non-earning dependants in table 3.6. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their case, the group itself has been the unit of counting and not individual persons.

TABLE 3.9

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband ..	73.76	60.62	66.94	80.85	92.21	76.46	81.99	73.14
Son or daughter ..	98.89	95.40	128.03	196.78	239.00	202.41	120.35	156.32
Father, mother, uncle, aunt	25.13	14.64	18.04	23.97	29.66	27.08	19.33	20.94
Brother, sister, cousin ..	25.13	4.88	14.54	8.74	22.71	26.27	35.59	13.93
Nephew, niece ..	—	—	1.57	1.67	2.46	58.46	85.12	9.03
Father-in-law, mother-in-law, brother-in-law, sister-in-law	—	1.38	3.86	5.25	14.41	42.10	36.27	8.93
Son-in-law, daughter-in-law	—	1.46	2.22	1.01	3.96	19.92	47.55	4.88
Grand children ..	—	—	—	—	—	10.72	58.55	2.86
Others ..	—	—	1.85	—	3.49	—	—	0.94
Total ..	222.91	178.38	237.05	318.27	407.90	463.42	484.75	290.97*
<i>Living away from family</i>								
Wife or husband ..	—	2.22	2.47	3.18	2.46	3.14	9.51	2.89
Son or daughter ..	—	8.87	2.31	10.65	7.37	6.27	39.56	7.51
Father, mother, uncle, aunt	—	13.28	8.65	6.99	18.79	19.07	26.88	10.97
Brother, sister, cousin ..	—	5.21	3.02	4.88	—	—	26.06	4.12
Nephew, niece ..	—	—	—	1.15	4.05	—	17.37	1.19
Father-in-law, mother-in-law, brother-in-law, sister-in-law	—	—	0.46	5.15	2.46	—	26.88	2.69
Son-in-law, daughter-in-law	—	—	—	—	—	—	—	—
Grand children ..	—	—	—	0.99	—	—	—	0.28
Others ..	—	—	—	—	—	—	—	—
Total ..	—	29.58	16.91	32.99	35.13	28.48	146.26	29.65
<i>Dependent units</i>								
Number of dependent units living away per 100 families ..	—	—	10.24	7.75	4.78	4.96	14.15	7.25

*The difference between this figure while taken per family and the one given in table 3.6 (All non-earning dependants, column No. 9) is due to rounding off.

Although the number of dependants living with family generally increased progressively with the increase in the monthly family income, there was no such clear tendency in the case of dependants or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3-10 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3-10

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)		Family composition (in terms of relationship with the main earner)							
		Un-married earner	Hus-band or wife	Hus-band and wife	Hus-band, wife and children	Hus-band, wife, children and other members	Un-married earner and other members	Rest	All
1		2	3	4	5	6	7	8	9
<60	.. ..	31.31	25.49	26.05	15.38	5.56	32.53	10.86	15.43
60—<120	.. ..	68.69	74.51	73.95	74.29	51.63	58.23	51.12	65.60
120 and above	.. ..	—	—	—	10.33	42.81	9.24	38.02	18.97
Total	.. ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to Total	.. ..	4.61	11.04	5.85	40.89	25.25	3.02	9.34	100.00
Number of families (unestimated)	.. ..	17	41	24	156	93	10	37	378

Family types consisting of husband, wife and children and husband, wife, children and other members constituted about 66 per cent. of the total families.

Table 3-11 gives the distribution of families by family composition in terms of adults/children (excluding dependants living away) and level of income.

TABLE 3-11

Percentage distribution of families by family composition in terms of adults/children and by income

Monthly family income class (Rs.)	Family composition (in terms of adults/children)											All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families		
	1	2	3	4	5	6	7	8	9	10	11	12
< 60	..	27.24	30.54	29.26	21.43	13.39	10.60	7.81	14.81	4.73	3.60	15.43
60—<120		72.76	69.46	63.73	68.35	81.46	77.74	53.23	74.13	62.55	33.72	65.60
120 and above		—	—	7.01	10.22	5.15	11.66	38.96	11.03	32.72	62.68	18.97
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total		15.65	1.81	8.57	13.84	13.81	13.21	3.63	4.48	10.21	14.79	100.00
Number of families (unestimated)	58	6	33	55	54	48	14	16	40	54	378	

The common types of families were 1 adult, 2 adults with children and 3 adults with more than 1 child.

3.82. Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3-12 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3.12

Percentage distribution of families by monthly per capita income and family size

Family size	Monthly per capita income class (Rs.)									
	<5 <10	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One ..	—	—	—	—	—	4.79	18.17	50.65	88.91	15.65
Two and three ..	53.46	6.94	3.66	13.55	23.67	54.83	63.42	44.82	8.44	28.17
Four and five ..	—	26.89	34.12	53.87	59.51	22.25	11.64	4.53	2.65	32.84
Six and seven ..	46.54	34.88	41.40	17.60	11.56	9.91	6.77	—	—	14.43
Above seven ..	—	31.29	20.82	14.98	5.26	8.22	—	—	—	8.91
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	0.61	3.22	11.42	20.78	18.82	17.36	10.88	5.74	11.17	100.00
Number of families (Unestimated) ..	2	13	44	79	69	65	43	23	40	378

It will be seen that in higher per capita income classes a comparatively larger percentage of families were small-sized families and conversely, large size families were in the low per capita income classes.

Table 3.13 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.13

Composition of families (economic status) by per capita income classes

Economic status of members	Average number per family by monthly per capita income class (Rs.)									
	<5 <10	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners ..	1.00	1.09	1.12	1.19	1.22	1.21	1.19	1.26	1.06	1.17
Earning dependants	—	—	0.07	—	0.03	0.02	—	—	0.03	0.02
Non-earning dependants ..	3.40	5.48	5.12	4.23	3.17	2.59	1.49	0.44	0.14	2.92
All members ..	4.40	6.57	6.31	5.42	4.42	3.82	2.68	1.70	1.23	4.11

The proportion of earners to total members in the family generally increased with increase in the per capita income ignoring the lowest class. The earning dependants constituted a small (less than 1 per cent.) proportion of the total family members. The proportion of non-earning dependants, on the other hand, decreased with the increase in the per capita income ignoring the lowest class. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

CHAPTER 4

FAMILY INCOME AND RECEIPTS

4.1. *Concepts and definitions*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail -

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, over time earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house, pension, cash assistance, gifts and concessions, interest and dividends, chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2. *Average monthly income per family and per capita*

The average monthly income per family was Rs. 97.18 and the average per capita income was Rs. 23.68. The average monthly income

per family and per capita according to different family income groups is given below :-

TABLE 4.1
Average monthly income by income classes

	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family ..	22.06	49.13	75.93	100.78	131.23	176.23	263.77	97.18
Average per capita ..	6.83	17.65	22.20	23.70	23.84	26.09	38.52	23.68
<i>Percentage of families to total</i>								
..	1.13	14.30	37.54	28.06	7.16	8.47	3.34	100.00

The average monthly income per family varied from Rs. 22.06 in the lowest income class to Rs. 263.77 in the highest income class. The average per capita income increased with a rise in the level of family income.

4.3. *Income by category of earner*

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2
Average monthly income by source, category of earner and family income classes

Category of earner and source	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employment ..	15.37	47.23	72.88	95.16	114.47	148.78	220.59	89.15
Self-employment ..	—	0.38	0.41	1.58	4.43	6.78	13.22	1.98
Other sources ..	—	0.90	0.99	1.52	6.22	7.64	29.96	3.01
Sub-total: by men ..	15.37	48.51	74.28	98.26	125.12	163.20	263.77	94.14

TABLE 4.2 - *contd.*

1	2	3	4	5	6	7	8	9
<i>Women</i>								
Paid employment ..	6.69	0.61	0.85	2.44	6.11	7.79	—	2.26
Self-employment ..	—	—	—	0.06	—	—	—	0.02
Other sources ..	—	0.01	—	0.02	—	—	—	0.01
Sub-total: by women ..	6.69	0.62	0.85	2.52	6.11	7.79	—	2.29
<i>Children</i>								
Paid employment ..	—	—	0.80	—	—	5.24	—	0.75
Self-employment ..	—	—	—	—	—	—	—	—
Other sources ..	—	—	—	—	—	—	—	—
Sub-total: by children ..	—	—	0.80	—	—	5.24	—	0.75
<i>Family</i>								
Paid employment ..	—	—	—	—	—	—	—	—
Self-employment ..	—	—	—	—	—	—	—	—
Other sources ..	—	—	—	—	—	—	—	—
Sub-total: by family ..	—	—	—	—	—	—	—	—
<i>Total</i>								
Paid employment ..	22.06	47.84	74.53	97.60	120.58	161.81	220.59	92.16
Self-employment ..	—	0.38	0.41	1.64	4.43	6.78	13.22	2.00
Other sources ..	—	0.91	0.99	1.54	6.22	7.64	29.96	3.02
Total income ..	22.06	49.13	75.93	100.78	131.23	176.23	263.77	97.18
Percentage of families to Total ..	1.13	14.30	37.54	28.06	7.16	8.47	3.34	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. A major portion of the income earned by women and children was also from paid employment.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earning separately for different per capita income classes.

TABLE 4-3

Average monthly income per family by category of earner, source and monthly per capita income classes

Category of earner and source	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Paid employment ..	18.65	51.02	72.66	88.24	88.83	97.40	104.12	87.83	96.34	89.15
Self-employment ..	—	0.89	2.04	2.75	1.84	4.19	0.12	—	0.55	1.98
Other sources ..	—	3.51	2.03	1.42	1.62	4.84	4.83	0.28	6.21	3.01
Sub-total: by men	18.65	55.42	76.73	92.41	92.29	106.43	109.07	88.11	103.10	94.14
<i>Women</i>										
Paid employment ..	—	—	1.48	2.27	5.04	1.45	0.49	6.43	—	2.26
Self-employment ..	—	—	0.15	—	—	—	—	—	—	0.02
Other sources ..	—	—	—	0.01	0.02	—	—	—	—	0.01
Sub-total: by women ..	—	—	1.63	2.28	5.06	1.45	0.49	6.43	—	2.29
<i>Children</i>										
Paid employment ..	—	—	0.44	—	2.36	—	—	—	2.28	0.75
Self-employment ..	—	—	—	—	—	—	—	—	—	—
Other sources ..	—	—	—	—	—	—	—	—	—	—
Sub-total: by children ..	—	—	0.44	—	2.36	—	—	—	2.28	0.75
<i>Family</i>										
Paid employment ..	—	—	—	—	—	—	—	—	—	—
Self-employment ..	—	—	—	—	—	—	—	—	—	—
Other sources ..	—	—	—	—	—	—	—	—	—	—
Sub-total: by family	—	—	—	—	—	—	—	—	—	—
<i>Total</i>										
Paid employment ..	18.65	51.02	74.58	90.51	96.23	98.85	104.61	94.26	98.62	92.16
Self-employment ..	—	0.89	2.19	2.75	1.84	4.19	0.12	—	0.55	2.00
Other sources ..	—	3.51	2.03	1.43	1.64	4.84	4.83	0.28	6.21	3.02
Total income ..	18.65	55.42	78.80	94.69	99.71	107.88	109.56	94.54	105.38	97.18

The average monthly income per family increased from Rs. 18.65 in the lowest per capita income class to Rs. 109.56 in the per capita income class 'Rs. 35 to less than Rs. 50' decreased in the next per capita income class to Rs. 94.54 and thereafter again increased to Rs. 105.38 in the highest per capita income class.

4.4. *Income and other receipts by components*

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

Average monthly receipts by components and family income classes

Type	Average monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances	21.86	46.61	74.14	97.24	113.09	161.44	213.36	90.92
Bonus and commission ..	—	0.70	—	—	—	—	7.23	0.34
Concessions	—	0.03	0.06	0.04	0.02	0.06	—	0.05
Rest	0.20	0.50	0.33	0.32	7.47	0.31	—	0.85
Sub-total: paid employment	22.06	47.84	74.53	97.60	120.58	161.81	220.59	92.16
<i>Self-employment</i>								
Agriculture	—	—	—	0.01	—	—	—	0.00
Animal husbandry ..	—	—	(—)0.10	0.02	1.07	1.01	6.02	0.33
Trade	—	—	0.18	0.35	3.36	3.12	1.95	0.74
Rest	—	0.38	0.33	1.26	—	2.65	5.25	0.93
Sub-total: self-employment	—	0.38	0.41	1.64	4.43	6.78	13.22	2.00
<i>Other Income</i>								
Rent	—	0.81	0.39	0.57	3.64	3.34	4.10	1.10
Rest	—	0.10	0.60	0.97	2.58	4.30	25.86	1.02
Sub-total: other income	—	0.91	0.99	1.54	6.22	7.64	29.96	3.02
Total income	22.06	49.13	75.93	100.78	131.23	176.23	263.77	97.18

TABLE 4.4—*contd.*

1	2	3	4	5	6	7	8	9
<i>Other receipts</i>								
Sale of assets other than shares, etc. ..	—	0.39	3.15	3.51	—	—	—	2.22
Credit purchase ..	—	7.19	10.58	12.26	18.13	15.72	6.69	11.29
Loan taken ..	41.42	22.00	27.51	32.26	27.28	33.51	30.21	28.79
Rest ..	15.97	3.61	4.11	6.96	4.18	11.63	25.55	6.33
Sub-total: other receipts	57.39	33.19	45.35	54.99	49.59	60.86	62.45	48.63
Total receipts ..	79.45	82.32	121.28	155.77	180.82	237.09	326.22	145.81
Percentage of families to total ..	1.13	14.30	37.54	28.06	7.16	8.47	3.34	100.00

A major portion (about 94 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution of this source was relatively less in case of higher income classes of Rs. 120 and above.

Income from other sources such as concessions, bonus and commission, was very small being (Re. 0.39 or 0.4 per cent. of the income and that from 'rest' comprising overtime earnings, etc., was Re. 0.85 or 0.9 per cent.

The families in the lower income classes (below Rs. 120) had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in other income classes.

4.5. *Income and other receipts by components and family size*

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

Average monthly income and other receipts by components and family size, (In Rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances	70.48	83.45	81.52	82.20	97.60	110.49	106.77	134.12	90.92
Bonus and commission ..	—	2.50	—	0.52	—	—	—	—	0.34
Overtime earnings	0.06	—	0.59	0.16	0.29	0.14	0.28	1.23	0.33
Other earnings ..	—	0.31	1.13	—	—	—	0.42	2.81	0.52
Concessions ..	—	—	—	0.10	0.07	0.27	—	—	0.05
Total ..	70.54	86.26	83.24	82.98	97.96	110.90	107.47	138.16	92.16

TABLE 4.5—*contd.*

	1	2	3	4	5	6	7	8	9	10
<i>Income from self-employment</i>										
Boarding and lodging services ..	—	—	—	—	—	0.00	—	—	—	0.00
Agriculture ..	—	—	—	—	—	—	—	—	—	—
Animal husbandry ..	—	—	(—)0.16	—	(—)0.07	(—)0.68	(—)0.56	5.16	0.33	—
Trade ..	—	(—)0.10	0.11	—	1.68	—	2.54	3.59	0.74	—
Profession ..	0.38	—	0.21	—	0.58	0.41	—	—	—	0.21
Others ..	—	0.52	—	0.68	0.07	—	1.41	4.83	0.72	—
Total ..	0.38	0.42	0.16	0.68	2.26	(—) 0.27	3.39	13.58	2.00	—
<i>Other income</i>										
Net rent from land ..	—	—	—	—	—	—	—	—	—	—
Net rent from house ..	—	0.21	0.21	0.63	2.55	2.04	1.97	3.03	1.09	—
Net rent—others ..	—	—	—	—	0.07	—	—	—	—	0.01
Pension ..	—	—	—	—	—	—	—	—	—	—
Cash assistance ..	—	—	4.42	—	0.73	6.00	—	1.24	1.47	—
Gifts, concessions ..	—	0.21	0.38	1.57	0.07	—	—	0.56	0.45	—
Interest and dividends ..	—	—	—	—	—	—	—	—	—	—
Chance games and lotteries ..	—	—	—	—	—	—	—	—	—	—
Total ..	—	0.42	5.01	2.20	3.42	8.04	1.97	4.83	3.02	—
Total income ..	70.92	87.10	88.41	85.86	103.64	118.67	112.83	156.57	97.18	—
<i>Other gross receipts</i>										
Sale of shares and securities ..	—	—	—	—	—	—	—	—	—	—
Withdrawal of savings ..	2.43	3.02	7.76	3.77	7.64	9.13	6.40	13.92	6.25	—
Sale of other assets ..	7.54	—	0.22	2.25	—	7.76	—	—	2.22	—
Credit purchase ..	4.98	7.80	8.24	14.02	19.07	15.53	8.18	11.67	11.20	—
Loan taken ..	20.51	21.75	19.88	29.74	39.59	45.10	47.11	22.78	28.79	—
Rest ..	—	—	—	—	—	—	—	0.90	0.08	—
Total ..	35.46	32.57	36.10	50.68	66.30	77.52	61.78	49.27	48.63	—
Total receipts ..	106.38	119.67	124.51	136.54	169.94	196.19	174.61	205.84	145.81	—

The average income per family gradually increased from Rs. 70·92 in case of single member families to Rs. 156·57 in case of families having more than 7 members excepting that there was a small decline in the average income of four and seven member families as compared to that of three and six member families, respectively.

Income from paid employment constituted about 95 per cent. of the total income. This percentage varied from 88 per cent. in the family size of above seven to 99 per cent. in the case of single member families. "Basic wages and allowances" was by far the most important component of income from paid employment in all size-classes. The comparatively small contribution of other sources such as concessions, bonus and commission, overtime earnings, other earnings fluctuated in the different size classes.

Income from self-employment was relatively more in case of the last two large size classes. Income from "other sources", e.g., rent, cash assistance, etc., was proportionately high in case of families consisting of 3 and 6 members.

4·6. *Income and other receipts by family composition*

4·61. *In terms of relationship with the main earner*

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4·6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4·6

Average monthly receipts by family composition in terms of relationship with main earner

(In Rupees)

Item	Family composition (in terms of relationship with main earner)							Rest	All
	Un-married earner	Hus-band or wife	Hus-band and wife	Hus-band, wife and children	Hus-band, wife, children and other members	Un-married earner and other members			
1	2	3	4	5	6	7	8	9	
Income	70·85	70·48	77·75	88·03	126·68	80·66	118·16	97·18	
Other receipts	23·28	41·60	26·32	48·53	62·06	55·29	45·44	48·63	
Total	94·13	112·08	104·07	136·56	188·74	135·95	163·60	145·81	
Percentage of families to total	4·61	11·04	5·85	40·89	25·25	3·02	9·34	100·00	

The average monthly receipts per family amounted to Rs. 145·81. The major portion Rs. 97·18 of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 48·63 was derived from "other receipts" comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively less important part in the case of single member families consisting of unmarried earner and husband and wife, the proportion of such receipts to income being about 33 per cent. and 34 per cent. respectively. These capital receipts, however, accounted for about 55 per cent. and 69 per cent. of the income respectively in case of families consisting of husband, wife and children and unmarried earner and other members.

4·62. *In terms of the number of adults and children*

Table 4·7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4·7

Average monthly income and other receipts by composition in terms of adults/children

(In Rupees)

Item	Family composition (in terms of adults/children)										Other families	All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and one child	3 adults and more than 1 child			
1	2	3	4	5	6	7	8	9	10	11	12	
Income ..	70·59	67·09	89·57	86·19	84·05	89·70	108·62	85·99	119·30	147·85	97·18	
Other receipts	36·10	43·80	30·31	31·94	53·50	56·62	46·96	40·02	75·46	61·14	48·63	
Total ..	106·69	110·89	119·88	118·13	137·55	146·32	155·58	126·01	194·76	208·99	145·81	
Percentage of families to total ..	15·65	1·81	8·57	13·84	13·81	13·21	3·63	4·48	10·21	14·79	100·00	

The proportion of "other receipts" to the income was comparatively low in case of families consisting of 2 adults, 2 adults and 1 child being about 34 and about 37 per cent. respectively. The proportion of "other receipts" to total receipts was also relatively low in these two types of families, being about 25 per cent. and about 27 per cent. respectively.

CHAPTER 5

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1. *Concepts and definitions*

5.11. *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:

Expenditure on current living

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription, and
 - (g) Personal effects and other miscellaneous expenses,
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

Capital outlays

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants were considered to be non-consumption outgo as they are in the nature of transfer payments.

Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market, and purchases at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concessions on the receipt side also. The value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only a part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar houses or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.12. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ($f/f+e$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where

the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

5.13. *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:

Adult male	..	..	..	1.0
Adult female	..	..	..	0.9
Child (below 15 years)		..	..	0.6

5.2. *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 97.18 and the average consumption expenditure worked out to Rs. 128.71 resulting in a deficit of Rs. 31.53. When items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the deficit increased to Rs. 38.84. The analysis will first be made in terms of consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays, will be discussed separately.

5.21. *Consumption expenditure*

Of the average consumption expenditure of Rs. 128.71 per family per month, an expenditure of Rs. 71.64 or about 56 per cent. was incurred on food, Rs. 4.35 or about 3 per cent. on tobacco, pan, supari and intoxicants, Rs. 7.08 or about 6 per cent. on fuel and lighting, Rs. 7.52 or about 6 per cent. on housing water charges and household appliances, etc.,

Rs. 20·77 or about 16 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 17·35 or about 13 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 21·64 per month. Table 5·1 which gives the details of average expenditure on food per adult consumption unit for the different income classes shows that the figures fluctuated within narrow limits.

TABLE 5·1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30	3·23	2·73	60·15	22·03
30—<60	2·78	2·33	49·90	21·42
60—<90	3·42	2·77	58·30	21·05
90—<120	4·25	3·36	74·93	22·30
120—<150	5·51	4·38	92·81	21·19
150—<210	6·72	5·44	118·55	21·79
210 and above	6·85	5·61	126·78	22·60
All income	4·11	3·31	71·64	21·64

5·22. *Non-consumption outgo and capital outlays*

The average expenditure on this group which comprised taxes interest and litigation, remittances to dependants, savings and investment and debts repaid, worked out to Rs. 24·82 or about 19 per cent. of the consumption expenditure. Of this, an expenditure of Rs. 9·52 was incurred towards repayment of debts, Rs. 7·99 on savings and investments, and Rs. 4·85 on remittances to dependants, Rs. 2·46 on taxes, interest and litigation. The first two, viz., repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The important items under savings and investments were provident fund (Rs. 4.80) and life insurance premium (Re. 0.04). Of the above items, expenditure towards provident fund contribution was reported by about 87 per cent. of the families surveyed. The amount remitted to dependants was Rs. 4.85 or about 4 per cent. of the consumption expenditure.

5.23. *The budget of single member families*

Single member families constituted 15.7 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single member families was Rs. 70.92 and the average monthly consumption expenditure Rs. 82.79 leaving a deficit of Rs. 11.87. However, when such items as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure were included, the budget showed a deficit of Rs. 23.13 which was markedly less than the average deficit of Rs. 38.84 in the case of all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single member families and multi-member families.

TABLE 5.2

Percentage expenditure on groups/sub-groups of items by types of family

Groups and sub-groups of items	Type of family		
	Single member families	Multi member families	All
1	2	3	4
Food	49.50	56.35	55.66
Pan, supari, tobacco and alcoholic beverages ..	3.90	3.32	3.38
Fuel and light	4.65	5.60	5.50
Rent for house and water charges	5.07	4.40	4.46
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services	1.53	1.36	1.38
Clothing, bedding, footwear, head wear and miscellaneous	19.71	15.73	16.14
Personal care	2.21	1.71	1.76
Education and reading	0.06	0.82	0.75
Recreation and amusement	1.18	0.94	0.96
Medical care	4.17	4.28	4.26
Other consumption expenditure	8.02	5.49	5.75
Total ..	100.00	100.00	100.00

Workers living singly spent proportionately less on food, fuel and light, education and reading and medical care but more on pan, supari, tobacco and alcoholic beverages, personal care, rent for house and water charges, house repairs and upkeep, etc., recreation and amusement, clothing, bedding, footwear and headwear and certain other items such as subscription, gifts and charities, ceremonials, etc. In terms of absolute figures, the expenditure on food per adult consumption unit was Rs. 20·68 per month in the case of multi-member families and Rs. 40·98 per month in case of singlemen. Taking important sub-groups under food, the average expenditure on cereals, pulses and prepared meals per adult consumption unit was Rs. 21·88 in case of single member families and Rs. 11·38 in respect of multi-member families. The average expenditure per adult consumption unit on non-food items was also relatively high in case of singlemen. Thus singlemen spent, on an average, Rs. 16·32, Rs. 6·64, Rs. 1·83 and Re. 0·98 on clothing, bedding, footwear, headwear, etc., other consumption expenditure like transport, subscriptions, etc., personal care and recreation and amusement as against the average expenditure per adult consumption unit of Rs. 5·77, Rs. 2·02, Re. 0·63 and Re. 0·34 respectively, on these items in the case of multi-member families.

5.3. *Levels of expenditure by income and by family-type*

The overall average monthly expenditure was Rs. 136 per family Rs. 33 per capita and Rs. 41 per adult consumption unit. Table 5·3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5·3

Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family ..	99·00	95·20	110·78	144·38	174·63	214·24	256·05	136·02
Average per capita ..	30·66	34·20	32·39	33·97	31·73	31·85	37·40	33·16
Average per adult consumption unit ..	36·21	40·88	39·99	42·93	39·82	39·41	45·63	41·10
Percentage of families to total ..	1·13	14·30	37·54	28·06	7·16	8·47	3·34	100·00

The average monthly expenditure per family varied from Rs. 95·20 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 256·05 in the highest income class. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average per capita expenditure there were only small variations from the overall average in the different income classes, ignoring the highest income class. The expenditure per adult consumption unit varied by about Rs. 5 from the overall average in the different income classes. It will be seen that in the case of the first six income classes the expenditure was more than the income. The difference was met from 'other receipts' namely increase in liabilities and diminution of assets. This has been discussed in detail in Chapter 7.

Table 5·4 shows how families with different composition (in terms of relationship with main earner) were distributed in three broad expenditure classes. Table 5·5 shows similar distribution of families in terms of their adult/child composition.

TABLE 5·4

Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure

Monthly family expenditure (Rs.)	Family composition (in terms of relationship with main earner)							Rest	All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members			
	1	2	3	4	5	6	7	8	9
<60	..	22·16	18·20	11·85	3·94	—	—	—	5·29
60—<120	..	58·42	69·14	62·49	44·51	23·23	61·77	34·68	43·06
120 and above	..	19·42	12·66	25·66	51·55	76·77	38·23	65·32	51·65
Total	..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	..	4·61	11·04	5·85	40·89	25·25	3·02	9·34	100·00

TABLE 5.5

Percentage distribution of families by family composition in terms of adults/children and monthly family expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)											All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families		
1	2	3	4	5	6	7	8	9	10	11	12	
<60	..	19.39	..	8.10	7.27	4.39	—	—	—	—	5.29	
60—<120	65.92	61.08	57.94	54.84	56.00	33.40	26.74	53.16	16.24	14.04	43.06	
120 and above	14.69	38.92	33.96	37.89	39.61	60.60	73.26	46.84	83.76	85.96	51.65	
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total	15.65	1.81	8.57	13.84	13.81	13.21	3.63	4.48	10.21	14.79	100.00	

5.4. Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes shows how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family-size. The percentages discussed later in the analysis of the table have all been derived with reference to consumption expenditure.

TABLE 5.6

Average monthly expenditure on sub-groups and groups of items by family income classes

Sub-group and groups of items	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and cereal products	26.60	25.28	27.09	34.29	41.69	55.52	53.23	33.19
Pulses and pulse products	2.10	2.52	2.81	3.45	4.07	5.05	5.14	3.28
Oil seeds, oils and fats ..	2.65	2.97	3.26	3.69	6.04	7.73	7.33	4.64
Meat, fish and eggs ..	2.89	1.17	1.40	1.50	1.74	3.65	2.20	1.61
Milk and milk products ..	13.95	6.35	10.23	16.73	20.69	24.63	32.57	14.26
Vegetables and vegetable products ..	3.84	3.46	3.22	4.68	5.45	5.40	8.26	4.18
Fruits and fruit products ..	0.87	0.61	0.95	1.24	1.04	1.87	1.56	1.10
Condiments, spices, sugar, etc. ..	6.34	5.32	5.39	7.15	9.75	10.82	11.16	6.84
Non-alcoholic beverages ..	0.17	0.10	0.18	0.18	0.55	0.67	0.48	0.25
Prepared meals and refreshments ..	0.74	2.12	3.77	2.02	1.79	3.21	4.85	2.86
Sub-total: food ..	60.15	49.90	58.30	74.93	92.81	118.55	126.78	71.64
<i>Non-Food</i>								
Pan, supari ..	0.28	0.29	0.70	0.58	0.62	0.99	0.88	0.62
Tobacco and products ..	2.46	2.31	2.45	2.58	2.38	4.81	3.87	2.71
Alcoholic beverages, etc.	2.15	0.91	0.84	0.86	1.51	1.82	1.74	1.02
Fuel and light ..	5.91	6.26	5.90	7.11	9.01	10.35	11.69	7.08
House rent, water charges, repairs, etc. ..	4.23	4.52	5.38	6.18	6.66	8.95	9.14	5.99
Furniture and furnishings	—	0.22	0.27	0.59	1.15	0.67	—	0.44
Household appliances, etc.	0.11	0.43	0.66	1.01	1.51	1.86	2.76	0.96
Household services ..	—	0.10	0.12	0.15	0.12	0.15	0.19	0.13
Clothing, bedding and headwear ..	4.65	12.16	11.44	17.97	19.90	22.93	27.09	15.40
Footwear ..	—	1.58	1.18	2.07	3.14	3.87	4.34	1.94
Miscellaneous (laundry, etc.) ..	2.03	2.55	2.93	3.50	4.05	5.77	5.38	3.43
Medical care ..	3.19	3.23	4.71	6.09	7.21	8.36	8.74	5.49
Personal care ..	1.60	1.68	1.96	2.13	2.85	3.55	4.37	2.26
Education and reading ..	0.40	0.38	0.65	1.13	1.53	2.60	0.38	0.96
Recreation and amusement	1.01	0.67	1.17	1.16	1.49	2.23	2.51	1.24
Transport and communication ..	2.72	3.24	3.87	4.59	5.96	3.74	2.44	4.07
Subscription, etc. ..	0.32	1.32	1.98	3.20	2.23	2.36	10.91	2.56
Personal effects and miscellaneous expenses ..	0.79	0.69	0.40	1.34	0.55	0.83	0.72	0.77
Sub-total: non-food ..	31.85	42.54	46.61	62.24	71.87	85.84	97.15	57.07
Total consumption expenditure ..	92.00	92.44	104.91	137.17	164.68	204.39	223.93	128.71

TABLE 5·6—*contd.*

1	2	3	4	5	6	7	8	9
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation	7·00	2·56	1·59	1·94	2·87	5·96	5·02	2·46
Remittance to dependants	—	0·20	4·28	5·27	7·08	3·89	27·10	4·85
Savings and investment	11·73	1·98	5·30	11·29	6·37	16·91	15·87	7·00
Debts repaid	—	4·57	10·28	9·04	9·20	10·93	26·58	9·52
Total: Non-consumption expenditure	18·73	9·31	21·45	27·54	25·52	37·69	74·57	24·82
Total disbursements	110·73	101·75	126·36	164·71	190·20	242·08	298·50	153·53
Percentage of families to total	1·13	14·30	37·54	28·06	7·16	8·47	3·34	100·00

The average monthly consumption expenditure per family was Rs. 128·71. Expenditure on food worked out Rs. 71·64 or about 56 per cent. of the consumption expenditure. The percentage expenditure on food in relation to consumption expenditure showed small variation from the overall average in the different income classes ignoring the lowest income class where it was the highest. Taking individual sub-groups under the food group, the expenditure as percentage of the consumption expenditure, on milk and milk products was generally higher in higher income classes excepting the lowest income class where it was the highest.

The non-food groups accounted for about 44 per cent. of the consumption expenditure. Of this, the expenditure on the more important necessities, *viz.*, fuel and light, house rent, water charges, repairs, etc., and clothing, bedding and headwear formed about 50 per cent. While the percentage expenditure on fuel and light, house rent, water charges, repairs, etc. was more or less constant in the different income classes that on clothing, bedding and headwear did not show any clear cut trend. The expenditure on conventional necessities and luxuries such as furniture and furnishings, household appliances, household services, footwear, recreation and amusement, transport and communication, subscriptions, personal effects and miscellaneous expenses accounted for about 21 per cent. of the expenditure on non-food items. As regards relationship with income, the percentage expenditure on these items did not show any clear cut trend. The percentage expenditure on education and reading increased with a rise in the level of income ignoring the two end classes.

5.5. *Expenditure by per capita income*

Table 5.7 gives the break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

Average monthly expenditure and disbursements by per capita income classes

Sub-groups and groups of items	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Food										
Cereals and Cereal products . . .	33.81	41.07	44.98	39.37	36.88	30.63	28.90	21.91	14.87	33.19
Pulses and pulse products ..	2.21	2.85	3.46	4.00	3.53	3.08	3.19	2.76	2.33	3.28
Oil seeds, oils and fats ..	3.45	4.68	4.29	4.77	4.71	3.71	4.17	4.03	1.59	4.04
Meat, fish and eggs	2.79	2.47	2.08	1.84	2.16	1.92	0.94	1.10	0.27	1.64
Milk and milk products ..	21.30	6.47	13.15	12.85	15.25	18.50	14.03	11.10	13.44	14.26
Vegetables and vegetable products	5.57	4.34	4.30	4.41	4.72	4.18	4.50	3.41	2.73	4.18
Fruits and fruit products . . .	1.43	0.72	0.70	0.98	1.18	1.76	0.85	0.58	1.07	1.10
Condiments, spices, sugar, etc. ..	8.45	7.28	7.41	7.15	7.43	7.66	6.49	5.16	4.44	6.84
Non-alcoholic beverages ..	0.17	0.19	0.26	0.20	0.21	0.35	0.26	0.23	0.22	0.25
Prepared meals and refreshments ..	1.23	0.53	1.19	0.95	2.86	2.56	2.94	5.54	7.90	2.86
Sub-total: food ..	80.41	70.60	81.82	76.52	78.03	74.35	66.27	55.82	48.86	71.64

TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Non-Food</i>										
Pan, supari ..	—	0.69	1.21	0.43	0.43	0.78	0.65	0.66	0.46	0.62
Tobacco and products ..	3.17	2.97	2.58	2.64	2.79	2.75	2.54	2.90	2.74	2.71
Alcoholic beverages, etc. ..	3.26	1.31	1.24	1.25	1.30	0.85	0.52	1.77	0.12	1.02
Fuel and light ..	7.53	7.79	7.94	7.91	7.43	7.61	6.73	5.96	3.96	7.08
House rent, water charges, repairs, etc. ..	3.94	5.97	5.32	6.97	6.16	5.83	6.53	5.44	4.70	5.99
Furniture and furnishings ..	—	—	0.31	0.47	0.49	0.52	0.38	0.76	0.32	0.44
Household appliances, etc. ..	0.20	0.37	0.47	0.67	1.51	1.15	1.37	1.22	0.37	0.96
Household services	—	0.01	0.13	0.13	0.10	0.13	0.19	0.25	0.10	0.13
Clothing, bedding and headwear ..	7.19	8.72	14.75	14.24	14.80	18.82	20.79	15.08	11.25	15.40
Footwear ..	—	1.93	1.84	1.29	2.12	2.22	3.20	1.46	1.68	1.94
Miscellaneous (Laundry, etc.) ..	2.47	2.57	3.96	3.59	3.61	3.92	3.34	2.63	2.34	3.43
Medical care ..	4.32	6.04	5.26	5.70	6.43	6.14	5.19	3.16	4.14	5.49
Personal care ..	1.73	1.88	2.04	2.19	2.40	2.43	2.33	1.95	2.19	2.26
Education and reading ..	—	1.45	1.27	1.09	1.45	0.48	1.34	0.66	0.06	0.96
Recreation and amusement ..	1.86	0.88	0.95	0.93	1.25	1.68	1.47	1.37	1.30	1.24
Transport and communication ..	2.35	1.76	2.22	4.46	5.62	3.64	5.01	3.29	3.46	4.07
Subscription, etc. ..	0.40	1.75	1.66	2.62	1.72	2.03	3.12	1.59	5.88	2.56
Personal effects and miscellaneous expenses ..	1.47	0.63	0.49	0.60	0.54	1.83	0.57	0.66	0.36	0.77
Sub-total: Non-food	39.89	46.72	53.64	57.18	60.15	62.81	65.27	50.81	45.43	57.07
Total: consumption expenditure ..	120.30	117.32	135.46	133.70	139.08	137.16	131.54	106.63	94.29	128.71
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation ..	9.31	2.44	2.25	2.79	2.28	2.79	1.80	3.62	1.59	2.46
Remittance to dependants ..	—	—	—	2.18	2.26	3.59	10.06	6.65	16.73	4.85
Savings and investments ..	20.41	3.27	4.52	7.33	12.88	8.38	7.06	4.75	7.17	7.99
Debts repaid ..	..	9.59	6.52	11.78	8.46	7.40	6.32	22.63	10.36	9.52
Total: non-consumption expenditure	29.72	15.30	13.29	24.08	25.88	22.16	25.24	37.65	35.85	24.83
Total: disbursements	150.02	132.62	148.75	157.78	164.96	159.32	156.78	144.28	130.14	153.53

The percentage expenditure on food to consumption expenditure generally decreased with an increase in the per capita income upto the per capita income class 'Rs. 35 to less than Rs. 50' it showed a small increase in the next per capita income class and thereafter showed again a declining tendency. The percentage expenditure on non-food items generally showed an upward trend with an increase in the level of per capita income.

5.6. *Food expenditure*

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after Ernest Engel. The main results derived by Engel from his studies are set out below:--

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) That the proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions, the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5.61. *Analysis by per capita income classes*

Expenditure on food depends on other factors besides income and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, the analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage expenditure on food to total expenditure.

TABLE 5.8

Percentage distribution of families in each monthly per capita income class by the percentage expenditure on food

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<45	—	6.14	10.96	13.42	20.82	26.58	32.78	42.50	46.62	23.98
45—<50	—	8.89	4.64	10.66	6.74	11.92	22.52	9.71	2.50	9.66
50—<55	—	26.64	7.27	21.34	12.77	13.43	17.21	11.06	11.97	14.70
55—<60	46.54	8.83	20.89	12.13	16.33	14.18	8.48	10.75	8.18	13.46
60—<65	—	20.52	22.52	20.19	18.30	12.64	9.31	8.69	9.51	15.64
65—<70	—	—	13.62	12.22	13.09	12.22	7.44	—	11.71	10.80
70 and above ..	53.46	28.98	20.10	10.04	11.95	9.03	2.26	17.29	9.51	11.76
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

The percentage of families having significantly low percentage expenditure on food (less than 45 per cent.) was generally high in higher per capita income classes.

5.62. Analysis by family size

While analysing the percentage expenditure on food *vis-a-vis* the family size it has to be borne in mind that broadly speaking, large-sized families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by the percentage expenditure on food to total expenditure.

TABLE 5.9

Percentage distribution of families in each family size class by percentage expenditure on food

Percentage of expenditure on food to total expenditure			Number of families (unestimated)	Family size					All
				1	2 and 3	4 and 5	6 and 7	Above 7	
1			2	3	4	5	6	7	8
<45	..	..	92	41.13	29.83	18.75	16.58	6.64	23.98
45—<50	..	..	38	8.95	9.18	11.00	9.10	8.37	9.66
50—<55	..	..	53	12.60	14.79	17.57	13.41	9.63	14.70
55—<60	..	..	50	7.83	13.84	12.08	19.01	18.27	13.46
60—<65	..	..	57	8.39	14.08	15.85	18.84	27.35	15.64
65—<70	..	..	42	8.06	10.78	13.09	6.54	14.11	10.80
70 and above	..	..	46	13.04	7.50	11.66	16.52	15.63	11.76
Total	..		378	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families	..		x	15.65	28.17	32.84	14.43	8.91	100.00
Number of families (unestimated)	..		x	58	109	123	54	34	378

About 41 per cent. of the single member families spent less than 45 per cent. of the total expenditure on food. As against this, only about 17 per cent. and about 7 per cent. of the families, containing 6 and 7 and above 7 members respectively, spent less than 45 per cent. on food.

5.7. Proportion of families reporting expenditure on selected sub-groups

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption

outgo or capital outlay often reveal a great deal about the expenditure habits of the population group. Such figures are given in table 5.10.

TABLE 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

Items	Family size						All Reporting families (unestimated)
	One	Two or three	Four or five	Six or seven	Above seven		
1	2	3	4	5	6	7	8
Prepared meals and refreshments ..	69.43	70.30	69.11	72.01	68.22	69.84	284
Non-alcoholic beverages	21.17	22.46	35.81	40.39	30.19	29.92	113
Pan, supari ..	43.45	38.63	30.38	51.83	36.58	38.40	145
Tobacco and tobacco products ..	83.45	86.11	88.54	93.28	92.63	88.11	331
Alcoholic beverages ..	6.32	17.53	27.31	45.38	21.62	23.37	89
Furniture and furnishings	8.67	7.37	6.65	12.49	5.18	7.88	28
Household services ..	36.28	41.06	31.75	32.36	19.42	34.07	128
Medical care ..	100.00	98.68	100.00	98.75	97.98	99.27	375
Personal care ..	100.00	100.00	100.00	100.00	100.00	100.00	378
Education and reading	6.38	10.65	38.42	36.76	64.71	27.69	104
Recreation and amusement ..	54.34	58.44	61.27	54.76	50.50	57.49	213
Transport and communication ..	86.01	80.85	81.10	77.58	75.25	80.77	307
Remittance to dependants ..	21.77	13.77	8.79	10.24	1.97	11.82	46
Savings and investments	81.99	80.03	88.30	95.75	97.98	86.92	328
Debts repaid ..	23.01	26.97	35.79	35.52	37.33	30.51	120

About 70 per cent. of the families incurred expenditure on prepared meals and refreshments. About 30 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Most

of the families surveyed were addicted to tobacco and tobacco products. Furniture and furnishings did not seem to be much popular objects of expenditure but about 34 per cent. of the families in all size classes spent on household services which consisted of employment of sweeper. The percentage of families reporting expenditure on education and reading was about 28. About 57 per cent. of the families reported expenditure on recreation and amusement. The use of means of transport and communication was widespread and about 81 per cent. of the families reported expenditure on this sub-group.

About 87 per cent. of the families were either saving or investing some amount. On the other hand, expenditure on account of remittance to dependants was reported by only a small percentage of families, viz., about 12. About 31 per cent. of the families were making repayments of debts.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1. Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1
Average quantity consumed per family per month by items

Item	Standard unit (quantity)	Number of families reporting* (unestimated)	Average Quantity consumed per family per month
1	2	3	4
FOOD, BEVERAGES, ETC.			
<i>Cereals and cereal products</i>			
Rice	kg.	326	5.57
Wheat	"	354	48.21
Wheat atta	"	3	0.10
Jowar	"	67	3.07
Jowar atta	"	2	0.06
Bajra	"	31	0.72
Bajra atta	"	3	0.05
Maize	"	6	0.14
Maize atta	"	1	0.02
Gram	"	142	4.00
Gram atta	"	5	0.06
Maida	"	34	0.09
Suji, rawa	"	103	0.30
Biscuit	"	4	0.48
Other cereals	"	4	0.02

*The figures in col. 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6·1—*contd.*

1				2	3	4
<i>Pulses and pulse products</i>						
Arhar .. .. .	..	..	..	kg.	288	1·56
Gram .. .. .	..	..	..	"	62	0·29
Moong .. .. .	..	..	..	"	272	1·07
Masur .. .. .	..	..	..	"	151	0·46
Urd .. .. .	..	..	..	"	199	0·90
Other pulses .. .. .	..	..	..	"	5	0·06
Pulse products .. .. .	..	..	..	"	22	0·06
<i>Oilseeds, oils and fats</i>						
Mustard oil .. .. .	..	..	..	kg.	144	0·41
Coconut oil .. .. .	..	..	..	"	21	0·02
Gingelly oil .. .. .	..	..	..	"	268	1·15
Groundnut oil .. .. .	..	..	..	"	1	0·01
Other vegetable oils .. .. .	..	..	..	"	1	..
Vanaspati .. .. .	..	..	..	"	62	0·29
Oil-seeds .. .. .	..	..	..	"	1	..
Other fats .. .. .	..	..	..	"	1	..
<i>Meat, fish and eggs</i>						
Goat meat .. .. .	..	..	..	kg.	143	0·82
Fresh fish .. .. .	..	..	..	"	80	0·36
Dry fish .. .. .	..	..	..	"	1	..
Preserved fish .. .. .	..	..	..	"	4	0·08
Eggs hen .. .. .	..	..	..	no.	3	0·05
<i>Milk and milk products</i>						
Milk (cow) .. .. .	..	..	..	l.	23	1·04
Milk (buffalo) .. .. .	..	..	..	"	297	9·17
Curd .. .. .	..	..	..	kg.	122	0·41
Lassi .. .. .	..	..	..	"	9	0·08
Khoa .. .. .	..	..	..	"	2	0·01
Channa .. .. .	..	..	..	"	1	0·03
Ghee (cow) .. .. .	..	..	..	"	31	0·09
Ghee (buffalo) .. .. .	..	..	..	"	265	1·18
Butter .. .. .	..	..	..	"	2	..
Powdered milk .. .. .	..	..	..	"	1	0·04

TABLE 6.1—*contd.*

1					2	3
<i>Condiments and spices</i>						
Salt	..	..	..	kg.	361	1.23
Turmeric	..	..	..	g.	336	153.73
Chillies—green	..	..	..	"	147	269.78
Chillies—dry	..	..	..	"	338	435.88
Onion	..	..	..	kg.	294	2.74
Garlic	..	..	..	g.	243	112.09
Coriander	..	..	..	"	314	204.12
Ginger	..	..	..	"	28	9.10
Pepper	..	..	..	"	37	8.98
Methi	..	..	..	"	40	16.91
Saffron	..	..	..	"	2	..
Mustard	..	..	..	"	1	0.47
Jira	..	..	..	"	297	65.32
Clove	..	..	..	"	20	0.93
Elachi	..	..	..	"	20	1.52
Mixed spices	..	..	..	"	238	52.84
Other spices, etc.	..	..	..	"	89	6.77
<i>Vegetables and vegetable product</i>						
Potato	..	..	..	kg.	353	5.37
Muli, turnip, radish	..	..	..	"	24	0.72
Carrot, beet	..	..	..	"	24	0.10
Arum	..	..	..	"	90	0.40
Brinjal	..	..	..	"	231	1.37
Cauliflower	..	..	..	"	48	0.69
Cabbage	..	..	..	"	3	0.01
Jackfruit	..	..	..	"	1	..
Ladies finger	..	..	..	"	112	0.50
Tomato	..	..	..	"	178	1.19
Cucumber	..	..	..	"	3	0.01
Pumpkin	..	..	..	"	129	0.64
Gourd	..	..	..	"	119	0.58
Karela	..	..	..	kg.	47	0.14
Bean	..	..	..	"	20	0.11
Pea	..	..	..	"	42	0.23
Other vegetables	..	..	..	"	1	..
Palak	..	..	..	"	172	0.81
Amaranth, chalai	..	..	..	"	3	0.05
Methi	..	..	..	"	73	0.35
Other leafy vegetables	..	..	..	"	14	0.07
Pickle preservatives	..	..	..	"	1	..
Other vegetable products	..	..	..	"	29	0.11

TABLE 6·1—*concl'd.*

1					2	3
<i>Fruits and fruit products</i>						
Banana, plantain	..	..	..	no.	130	8·62
Orange	..	..	..	"	43	1·11
Lemon	..	..	..	"	6	0·19
Mango	..	..	..	"	29	1·31
Water melon	..	..	..	"	34	0·20
Coconut	..	..	..	"	27	0·15
Papaya	..	..	..	"	13	0·10
Cashewnut	..	..	..	kg.	10	0·01
Apple	..	..	..	"	7	0·01
Kharbooza	..	..	..	"	21	0·20
Dried fruits	..	..	..	"	12	0·02
Other fruits	..	..	..	"	93	0·35
Other fruit products	..	..	..	"	3	0·02
<i>Sugar, honey, etc.</i>						
Sugar-crystal	..	..	..	kg.	279	1·74
Sugar-deshi	..	..	..	"	63	0·39
Gur	..	..	..	"	296	1·71
Honey	..	..	..	"	2	0·01
Sugar-candy	..	..	..	"	1	..
<i>Pan, Supari, etc.</i>						
Pan-leaf	..	..	..	no.	38	21·57
Pan-finished	..	..	..	"	93	7·27
Supari	..	..	..	g.	56	27·64
Line	..	..	..	"	16	5·02
Kutha	..	..	..	"	36	5·48
<i>Tobacco and products</i>						
Bidi	..	..	..	no.	262	392·55
Cigarette	..	..	..	"	29	6·63
Zarda, kimam, surti	..	..	..	g.	67	38·84
Chewing tobacco	..	..	..	"	47	24·38
Smoking tobacco	..	..	..	"	45	137·63
Hukka tobacco prepared	..	..	..	"	36	101·13
<i>Alcoholic beverages</i>						
Country liquor	..	..	..	pint	68	0·43
Ganja	..	..	..	g.	11	1·17
Bhang	..	..	..	"	5	0·12
Opium	..	..	..	"	4	..
<i>Other beverages</i>						
Tea-leaf	..	..	..	kg.	104	0·05
Ice	..	..	..	"	6	0·04

g.=gram. kg.=kilogram no.=number l.=litre.

The quantity of cereals and cereal products consumed, on an average by a working class family per month was 62.89 kg. Of this, the major portion (48.31 kg.) was accounted for by wheat and wheat atta. The average size of a family in terms of adult consumption units was 3.31 and hence the quantity of cereals consumed per adult per day worked out to about 0.62 kg. Besides 62.89 kg. of cereals and cereal products, a family consumed 4.40 kg. of pulses and pulse products; 10.21 of milk (cow and buffalo) 1.84 kg. of milk products ; 1.88 kg. of oils and fats; 1.26 kg. of meat, fish and eggs (excluding eggs for which quantity figures in weights were not available), 5.31 kg. of condiments and spices; 13.45 kg. of vegetables and vegetable products and 3.85 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and fruit products but this could not be reduced to weight and of prepared meals, etc., for which quantity data could not be collected.

Among items of pan-supari, tobacco and beverages, an appreciable consumption of pan, supari, bidi hukka and smoking tobacco was recorded.

6.2. *Analysis of nutritive contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the foodstuffs consumed, on an average, by a working class family in Gwalior was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age groups:--

1. The caloric requirements for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5 to 14 years at 2,000. The male manual workers were assumed to be moderately active requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/hour and a good number even less than three. All women falling in the age group of 15-54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5 to 14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein.

Of the women between 15 and 54 years, one-third were assumed to be pregnant or nursing and their protein requirements calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest it was assumed to be 20 mg. per day.

5. The vitamin B₁ requirement was calculated at 0.5 g. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives the nutritive value of the foodstuffs consumed, on an average, by a working class family at Gwalior centre as well as the quantity recommended for consumption by the Nutrition Research Laboratories in terms of different nutrients.

TABLE 6.2

Nutritive value of food stuffs consumed, on an average, by a working class family

Nutrients						Quantity consumed per day per family	Quantity recommended
1						2	3
Calories	..	..	..	..	..	10,350	8,853
Protein	..	..	..	..	..	323 g.	231 g.
Fat	..	..	..	..	..	185 g.	—
Calcium	..	..	..	..	..	2.1 g.	4.8 g.
Iron	..	..	..	..	..	169 mg.	85 mg.
Vitamin A	..	..	..	..	..	6,679 i.u.	14,385 i.u.
Vitamin B ₁	..	..	..	..	..	6.5 mg.	4.4 mg.
Vitamin C	..	..	..	..	..	159 mg.	206 mg.
Nicotinic acid	..	..	..	..	..	61 mg.	—
Riboflavin	..	..	..	..	..	3.0 mg.	—

g. = gram.

mg. = Milligram

i.u. = international unit.

From the above it would appear that while the overall nutritive value of the diets was good, there was room for improvement. Increased intake of leafy vegetables, fruits like guava and mangoes and intake of at least skimmed milk especially by the children and pregnant and nursing women would help to improve the diet and meet the deficiencies in respect of calcium, vitamins 'A' and 'C' and first class proteins.

CHAPTER 7

BUDGETARY POSITION

7.1. *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money incomes (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey the value of articles of food, drink, tobacco and fuel and light actually consumed was taken on the disbursement-side and not the purchase value. Net income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

Taking all income classes, the net balancing difference was (---) Rs. 7.72 or 5.29 per cent of the total receipts. The net balancing difference was positive, i.e., receipts were more than disbursements in the case of only the highest income class.

TABLE 7.1

Average receipts, disbursements and balancing difference by family income class

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference + or (Rs.)
1	2	3	4	5
Less than 30	1.13	79.45	110.73	-31.28
30 to less than 60	14.30	82.32	101.75	-19.43
60 to less than 90	37.54	121.28	126.36	-5.08
90 to less than 120	28.06	155.77	164.71	-8.94
120 to less than 150	7.16	180.82	190.20	-9.38
150 to less than 210	8.47	237.09	242.08	-4.99
210 and above	3.34	326.22	298.50	+27.72
Total	100.00	145.81	153.53	-7.72

7.2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term 'current money income' has been taken to include income from paid employment, self-employment and other income such as rent from land, houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while "money expenditure for current living" has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigations. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between

income and expenditure along the income scale and brings to light the prevalence of spending finance through deficit or the extent of surplus es. Such data are presented in table 7·2.

TABLE 7·2

Budgetary position by family income classes

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.) ..	22·06	49·13	75·93	100·78	131·23	176·23	263·77	97·18
Average monthly ex- penditure per family (Rs.) ..	99·00	95·20	110·78	144·38	174·63	214·24	256·05	136·02
<i>Monthly balance</i>								
Percentage of families re- cording surplus* to total families	—	1·18	8·13	5·53	1·65	2·63	1·75	20·87
Percentage of families re- cording deficit to total families	1·13	13·12	29·41	22·53	5·51	5·84	1·59	79·13
Average surplus (+) or deficit (—) per family (Rs.)	—76·94	—46·07	—34·85	—43·60	—43·40	—38·01	7·72	—38·1

*Zero balance is considered as surplus.

Of the total families surveyed, about 79 per cent. had deficit budget while the remaining 21 per cent. had balanced or surplus budgets. Taking all families in each income class, excepting the highest income class, the net result was a deficit balance.

7·3. *Budgetary position by family composition*

Table 7·3 gives the budgetary position of the families by family type in terms of the number of adults and children in the family.

TABLE 7.3

Budgetary position by family composition

Item parti- culars	Family composition (in terms of adults/children)										All	
	1 adult	1 adult and child- ren (one or more)	2 adults	2 adults and 1 child	2 adults and 2 child- ren	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other fami- lies		
	1	2	3	4	5	6	7	8	9	10	11	12
Percentage of families recording surplus * to total families		5.34	—	2.32	2.06	4.23	1.43	0.69	0.81	0.66	3.33	20.87
Percentage of families recording deficit to total fami- lies	10.31		1.81	6.25	11.78	9.58	11.78	2.94	3.67	9.55	11.46	79.13
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families to- gether	-23.46	-44.41	-24.73	-27.08	-36.89	-50.86	-48.03	-35.94	-58.85	-49.49	-38.84	

* Zero balance is considered as surplus.

Taking all families in each group, the net result was a deficit balance.

PART II
(LEVEL OF LIVING)

(65—66)

CHAPTER 8

LEVEL OF LIVING

8.1. *Concept of 'level of living'*

In Part I, data have been presented mainly on the economic and material aspects of the levels of living, i.e., income and expenditure of working class families (as defined for the purpose of this survey) in Gwalior. The concept of level of living, however, does not merely end with the satisfaction of the material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care-desires for particular types of food, drink, housing, clothing, etc., for educational cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule 'B') from

an independent smaller sample of families. The additional aspects of level of living covered were :

- (a) Sickness ;
- (b) Education ;
- (c) Conditions of work, awareness of rights, trade unionism and social security ;
- (d) Employment and service conditions ;
- (e) Housing conditions and the situation of the house in the context of social amenities;
- (f) Indebtedness ; and
- (g) Savings and assets and inventory of a few durable items.

8.2. *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head "Conditions of work, awareness of rights, trade unions and social security", details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the 'Interview Method' from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before inserting them in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large

element of non-sampling error, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter II and condition of work places, welfare amenities provided to workers and awareness of provision of labour laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (120 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distribution, i.e., distributions as obtained from the sample itself are presented without any attempt to build up population estimates.

CHAPTER 9

EDUCATIONAL INTERESTS

9.1. *General education*

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9-1 shows the distribution of members receiving and not receiving education by family income classes. Table 9-2 shows distribution of members not receiving education, separately for children (5-14 years) and others, by reasons and income classes.

TABLE 9-1

Distribution of persons (aged 5 years and above) by income and educational standards

Item	Monthly family income class (Rs.)			
	<60	60—120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) ..	37	245	132	414
Percentage to total	8.94	59.18	31.88	100.00
<i>(A) All persons</i>				
Percentage receiving education ..	2.70	11.43	18.94	13.04
Percentage not receiving education ..	97.30	88.57	81.06	86.96
Total ..	100.00	100.00	100.00	100.00
<i>(B) Children</i>				
Percentage receiving education ..	20.00	36.36	50.00	40.71
Percentage not receiving education ..	80.00	63.64	50.00	59.29
Total ..	100.00	100.00	100.00	100.00
<i>(C) All persons receiving education</i> ..				
Percentage receiving education in primary schools	100.00	42.86	36.00	40.74
Percentage receiving education in secondary schools .. .. .	..	39.29	16.00	27.78
Percentage receiving education in other educational institutions .. .. .	..	17.85	48.00	31.48
Total ..	100.00	100.00	100.00	100.00

TABLE 9-2

*Percentage distribution of persons—Children and others not receiving education by reasons and family income**

Reasons for not receiving education	Monthly family income class (Rs.)								
	< 60		60-100		120 and above		All		
	Child- ren	Others	Child- ren	Others	Child- ren	Others	Child- ren	Others	
	1	2	3	4	5	6	7	8	9
Not reporting	—	—	7.14	2.86	9.52	1.16	7.46	2.05
Financial difficulties	25.00	40.32	38.10	46.86	28.57	29.07	34.33	40.96
Lack of facilities	25.00	9.38	2.38	8.00	4.76	11.63	4.48	9.21
Domestic difficulties	—	12.50	4.76	8.00	9.52	5.81	5.97	7.85
Attending to family enter- prise	—	—	—	4.00	4.76	16.28	1.49	7.17
Lack of interest	—	6.25	14.29	9.71	14.29	5.82	13.43	8.19
Others	50.00	31.25	33.33	20.57	28.58	30.23	32.84	24.57
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Out of the family members aged 5 years and above, only about 13 per cent. were receiving education. The percentage of children of 5 to 14 years of age receiving education was about 41. Of the total members receiving education, about 41 per cent. were studying in primary schools, about 28 per cent. in secondary schools and the rest were receiving education through other institutions, e.g., colleges, universities, technical institutions, literacy centres, etc. The main reasons for children not receiving education were financial difficulties, and lack of interest and in case of adult members another reason was lack of facility.

3-2. Skill and technical training

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and the type of technical training desired. As for skill acquired through family tradition and not through formal education or training, 133 out of 411 members reported possession of such skill. Seventeen members were receiving technical education or training as weaver, windler, spinner, etc. Desire for technical education and training was expressed by 22 members and the occupation or vocation which they had in view was weaving, spinning, machine operating, tailoring, motor driving, etc.

CHAPTER 10

SICKNESS AND TREATMENT

10·1. *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such---they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and source from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of termination of the sickness during the reference period were taken into consideration.

The broad types of sickness, e.g., digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

10·2. *Treatment and consequences of sickness*

Table 10·1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, treatment, and source of assistance. In all, there were 79 cases of sickness reported among 501 members of the sampled families. Information on consequences of sickness was collected for gainfully occupied members of families only.

TABLE 10·1

Percentage distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences

Item	Percentage of cases
1	2
<i>(a) Type of sickness</i>	
Not reporting	1·27
Dysentery, diarrhoea, stomach trouble	10·13
Fever	50·63
Small-pox, plague, cholera	—
Respiratory diseases	2·53
Cough and cold	8·86
Other diseases	26·58
Total ..	100·00
<i>(b) Duration (during the reference period)</i>	
Below 7 days	20·25
7 days to below 15 days	31·65
15 days to below 30 days	17·72
30 days to below 60 days	11·39
60 days	18·99
Total ..	100·00
<i>(c) Type of treatment</i>	
Not reporting	1·27
No treatment	2·53
Self treatment	3·80
Ayurvedic treatment	3·80
Unani treatment	2·53
Homœopathic treatment	1·26
Allopathic treatment	84·81
Others	—
Total ..	100·00

TABLE 10·1—*contd.*

Item						Percentage of cases
1						2
<i>(d) Source of assistance received</i>						
No assistance received	..	..	..	..	..	89·87
Friends and relatives	..	..	..	..	..	7·60
Money lender	..	..	..	..	..	—
Employer	..	..	..	..	..	—
Employees' State Insurance Corporation	..	..	..	..	..	—
Others	..	..	..	..	..	2·53
Total						100·00
<i>(e) Consequences (for gainfully occupied members of families)</i>						
Work and normal diet stopped	..	..	..	..	..	11·76
Only work stopped	..	..	..	..	..	76·47
Only normal diet stopped	..	..	..	..	..	—
None stopped	..	..	..	..	..	11·77
Total						100·00

Fever accounted for about 51 per cent. of the cases of sickness. The distribution of cases by duration of sickness showed that in about 20 per cent. of the cases the sickness lasted for less than 7 days and in about 32 per cent. of the cases, it lasted for 7 days to less than 15 days. Allopathic treatment was taken in about 85 per cent. of the cases. In about 90 per cent. of cases no financial assistance for treatment was received. Taking the cases of sickness among gainfully occupied members of the families, in about 88 per cent. of such cases, sickness resulted in stoppage of work. The average duration of stoppage of work was about 11 days.

CHAPTER 11

HOUSING CONDITIONS

11.1. *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential houses of the sampled working class families were collected. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2. *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Distribution of families by general characteristics of the building in which dwellings were located

Item							Percentage of families
1							2
<i>a) Type of building</i>							
Not reporting	..	..	..	..	..	..	1.67
Chawl/bustee	..	..	..	..	..	..	81.67
Flats	..	..	..	..	..	..	0.83
Independent houses	..	..	..	..	..	..	10.83
Others	..	..	..	..	..	..	5.00
Total							100.00
<i>b) Ownership or type of landlord</i>							
Employer	..	..	..	..	..	..	26.67
Self	..	..	..	..	..	..	9.17
Private	..	..	..	..	..	..	57.50
Public bodies	..	..	..	..	..	..	6.66
Total							100.00

TABLE 11.1—*contd.*

	1						2	
<hr/>								
<i>(c) Type of structure</i>								
Permanent kachha	14.17	
Permanent pucca	84.17	
Temporary kachha	0.83	
Temporary pucca	0.83	
Others	—	
						Total	..	100.00
<hr/>								
<i>(d) Condition of repairs</i>								
Not reporting	—	
Good	64.17	
Moderately good	20.83	
Bad	15.00	
						Total	..	100.00
<hr/>								
<i>(e) Sewage arrangements</i>								
Satisfactory	67.50	
Moderately satisfactory	11.67	
Unsatisfactory	20.83	
						Total	..	100.00
<hr/>								
<i>(f) Ventilation arrangements</i>								
Not reporting	1.67	
No ventilation	0.83	
If ventilation :								
(i) Good	74.17	
(ii) Bad	17.50	
(iii) Tolerable	5.83	
						Total	..	100.00
<hr/>								

About 82 per cent. of the sampled families were living in Chawls/bustees, about 11 per cent. in independent houses, about 1 per cent. in flats and 5 per cent. in other types of accommodation. Roughly 58 per cent. of the families were living in private buildings, about 27 per cent. in buildings provided by employers and about 9 per cent. in self owned houses. The structure of the building was pucca, i.e., with walls built of cement, bricks, concrete or stone in 85 per cent. of the cases and Kachha in 15 per cent. of the cases.

11.3. Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, kitchen, store, bath, provision of verandah, lighting, water supply, provision and type of latrine, etc.

For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11-2

Percentage distribution of dwellings by various characteristics

Item						Percentage of dwellings
1						2
<i>(a) Number of living rooms in dwellings</i>						
One .. .. .	..	..	..	..	..	79·17
Two .. .. .	..	..	..	..	..	16·67
Three .. .. .	..	..	..	..	..	2·50
More than three .. .. .	..	..	..	..	..	1·66
					Total ..	100·00
<i>(b) Lighting type</i>						
Electricity .. .. .	..	..	..	..	..	23·33
Kerosene .. .. .	..	..	..	..	..	76·67
					Total ..	100·00
<i>(c) Provision of kitchen</i>						
Kitchen provided .. .. .	..	..	..	..	..	51·67
<i>Where not provided using :</i>						
(i) Room in common use with other families .. .. .				..	..	..
(ii) Part of living room .. .. .			..	..	..	17·50
(iii) Covered or uncovered verandah .. .. .				..	..	17·50
(iv) No specific part of the house .. .. .				..	..	10·83
(v) Not reporting .. .. .	..	..	..	..	..	2·50
					Total ..	100·00
<i>(d) Number of stores</i>						
No store room .. .. .	..	..	..	..	..	73·33
One .. .. .	..	..	..	..	..	25·84
More than one .. .. .	..	..	..	..	..	0·831
					Total ..	100·00

TABLE 11.2—*contd.*

	1						2
<hr/>							
(e) Provision of bath-room							
Not reporting	3.33
No bath room provided	47.50
<i>Where provided:</i>							
(i) In individual use	12.50
(ii) In common use	36.67
						Total	100.00
<hr/>							
(f) Provision of covered verandah							
Provided	41.67
Not provided	58.33
						Total	100.00
<hr/>							
(g) Source of water supply							
<i>Tap provided:</i>							
(i) In dwelling	17.50
(ii) Outside dwelling	75.83
Well (with or without hand-pump)	6.67
						Total	100.00
<hr/>							
(h) Provision of latrine							
No latrine	9.17
In individual use	19.17
In common use with other families	71.66
						Total	100.00
<hr/>							
(i) Type of latrine							
Flush system	29.07
Septic tank system	4.65
Manually cleaned	66.28
						Total	100.00
<hr/>							

It would be seen that about 79 per cent. of the dwellings were having one living room and about 21 per cent. were having two or more than two living rooms. In a majority of cases there was arrangement for tap water supply though outside the dwelling, separate kitchen and common latrines cleaned manually.

11.4. *Distance of dwelling from important places*

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places, etc.	Per-centage of fami-lies not report-ing	Per-centage of fami-lies not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	Two miles and above	
1	2	3	4	5	6	7
Work-place of main earner ..	4.17	—	68.33	25.00	2.50	100.00
Primary school ..	4.17	4.17	91.66	—	—	100.00
Medical aid centre ..	5.83	40.83	51.67	1.67	—	100.00
Hospital ..	3.33	0.83	90.84	5.00	—	100.00
Play-ground for children ..	5.00	35.83	55.00	4.17	—	100.00
Cinema house ..	1.67	—	97.50	0.83	—	100.00
Shopping centre-grocery ..	0.83	—	95.83	3.34	—	100.00
Shopping centre—vegetables ..	4.17	11.67	84.16	—	—	100.00
Employment exchange ..	5.00	5.00	—	20.83	69.17	100.00
Railway Station ..	5.00	1.67	—	29.17	64.16	100.00
Bus stop ..	0.83	0.84	88.33	9.17	0.83	100.00
Post office ..	—	—	89.17	10.83	—	100.00

In a majority of the cases, work-places of the main earners were at a distance of less than 1 mile. Other important places of visit by workers and their families, such as primary school, medical-aid centre, hospital, play-ground for children, cinema house, shopping centres, bus stop and post office were within a distance of less than 1 mile in a majority of the cases.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1. *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

12.2. *Employment pattern*

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as "Permanent" and "Others" for a reference period of one year.

There was clear difference in pattern for permanent and other employees. In the case of the former, the percentage of man-weeks in 'not in employment' was negligible but not so in the case of the latter who had lesser quantum of paid employment in factories.

TABLE 12-1

Percentage distribution of man-weeks by employment status

Employment particulars	Percentage of man-weeks worked		
	Permanent employees	Other employees	All
1	2	3	4
(a) <i>Paid employment</i>			
(i) In factories	79·60	65·48	75·55
(ii) In other establishments	—	—	—
(b) Self-employment	—	—	—
(c) In employment but not at work ..	19·57	11·14	17·15
(d) <i>Not in employment</i>			
(i) Seeking work	0·32	20·17	6·01
(ii) Not working but available for work ..	0·51	—	0·37
(iii) Not available for work	—	3·21	0·92
Total ..	100·00	100·00	100·00
Number of employees	97	39	136*

*6 out of 142 employees did not furnish employment particulars.

12-3. *Condition of work-place*

Table 12-2 gives the opinion of the employee-members of sampled families (excluding those who were on out-door duties) classified by industry groups, about the condition of work-places.

TABLE 12-2

Percentage distribution of employees according to opinion expressed on conditions of work-places by industry group

Condition of work-place	Industry-group		
	Cotton textile	Rest	All
1	2	3	4
<i>Temperature, humidity and ventilation</i>			
Uncomfortable	14·63	31·58	16·90
Tolerable or comfortable	85·37	63·16	82·40
No particular comment	—	5·26	0·70
Total ..	100·00	100·00	100·00

TABLE 12.2—*contd.*

1					2	3	4
<i>Illumination</i>							
Too dark	..	..	..	..	0.81	—	0.70
Too bright		..	..	..	—	—	—
Tolerable or good		..	..	..	99.19	100.00	99.30
No particular comment			..	..	—	—	—
Total					100.00	100.00	100.00
<i>Cleanliness</i>							
Dirty	..	..	..	..	12.20	15.79	12.67
Fair or good		..	..	..	86.18	84.21	85.92
No particular comment			..	..	1.62	—	1.41
Total					100.00	100.00	100.00
<i>Sitting and standing arrangements</i>							
Uncomfortable	..	..	..	..	8.94	5.26	8.45
Comfortable		..	..	..	10.57	10.53	10.57
No particular comment			..	..	80.49	84.21	80.98
Total					100.00	100.00	100.00
Total number of employees					123	19	142

12.4. *Amenities provided*

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12-3

Percentage distribution of employee-members according to opinion expressed on amenities provided

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Unsatisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Latrines and urinals ..	—	—	100·00	100·00	80·99	19·01	—	100·00
Bath ..	—	61·27	38·73	100·00	89·09	1·82	9·09	100·00
Wash places ..	—	2·11	97·89	100·00	97·12	2·88	—	100·00
Drinking water ..	0·70	—	99·30	100·00	2·84	97·16	—	100·00
Rest-shelter ..	1·40	4·23	94·37	100·00	97·76	2·24	—	100·00
Canteen ..	—	1·41	98·59	100·00	97·86	1·43	0·71	100·00
Reading or recreation ..	—	23·24	76·76	100·00	84·40	1·84	13·76	100·00
Co-operative stores and grain shops ..	—	97·48	2·82	100·00	100·00	—	—	100·00
Technical training ..	—	100·00	—	100·00	—	—	—	—
Medical facility arranged by employers ..	5·63	19·01	75·36	100·00	96·26	1·87	1·87	100·00
Medical facility arranged by E.S.I.C. ..	1·41	—	98·59	100·00	88·57	11·43	—	100·00

12-5. Statutory rights and benefits

Table 12-4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12-4

Distribution of employee-members by rights and benefits under labour laws and awareness thereof

Rights and benefits	Percentage of employee members by awareness				
	Not reporting	Fully aware	Partially aware	Not aware	Total
1	2	3	4	5	6
<i>Factories Act</i>					
Maximum daily hours of work at normal wages ..	—	70·92	—	29·08	100·00
Rate of overtime wages ..	—	84·40	1·42	14·18	100·00
Entitlement to leave with wages ..	—	90·78	2·84	6·38	100·00
Rate of leave with wages ..	—	74·47	2·84	22·69	100·00

TABLE 12.4—*contd.*

1	2	3	4	5	6
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals	—	98.58	—	1.42	100.00
Maximum interval at which wages can be paid ..	1.42	93.62	2.12	2.84	100.00
Imposition of fines, deduction from wages	—	63.83	9.22	26.95	100.00
Procedure for complaints ..	—	65.25	7.80	26.95	100.00
<i>Employees' State Insurance Act and Scheme</i>					
Benefit for sickness ..	—	97.84	—	2.16	100.00
Benefit for temporary disablement	—	94.24	3.60	2.16	100.00
Dependant's benefit in case of death	—	51.08	9.35	39.57	100.00
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary action, etc. ..	—	7.14	0.71	92.15	100.00
Approval of procedure ..	—	2.86	0.71	96.43	100.00
Intimation of procedures to the workers	—	14.29	1.43	84.28	100.00
<i>Industrial Disputes Act</i>					
Lay-off compensation ..	—	5.84	2.19	91.97	100.00
Rate of lay-off compensation	—	5.11	2.19	92.70	100.00
Notice of retrenchment ..	—	60.58	1.46	37.96	100.00
Retrenchment compensation ..	—	27.74	1.46	70.80	100.00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer ..	—	90.98	3.00	6.02	100.00
Period after which the employer's contribution becomes payable	—	55.64	6.77	37.59	100.00
Accumulation of interest ..	—	78.95	3.00	18.05	100.00

Data collected regarding association of employee-members with trade unions are presented in table 12·5. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

*Percentage distribution of employee-members according to membership
of trade unions and other details*

	Item						Percentage of employee- members
	1						2
Not reporting	1.41
No union exists	—
In case of a union—							
(a) Members	82.39
(b) Not members	16.20
					Total	..	100.00
<i>Subscription paid</i>							
Not reporting or no subscription	—
Paying regularly	90.60
Not paying regularly	9.40
					Total	..	100.00
<i>Rate of subscription per month</i>							
Not reporting	0.85
Less than Re. 0.25	—
Re. 0.25 to less than Re. 0.50	95.73
Re. 0.50 and above	3.42
					Total	..	100.00

Of the total employee-members, about 82 per cent. were stated to be members of trade unions. Of these, about 91 per cent. were paying their subscription regularly. The common rate of subscription per month was Re. 0·25 to less than Re. 0·50.

12·7. *Length of service*

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the periods of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given by industry-group in table 12·6.

TABLE 12·6

Percentage distribution of employee-members by industry-group and length of service

Length of service					Industry group		
					Cotton textile	Rest	All
1					2	3	4
Less than 1 year	..	..	..	..	4·88	21·05	7·04
One year to less than 5 years	..	..	..	..	18·70	47·37	22·54
5 years to less than 10 years	..	..	..	..	26·83	31·58	27·46
10 years to less than 20 years	..	..	..	..	36·58	-	31·69
20 years and above	..	..	..	..	13·01	-	11·27
Total					100·00	100·00	100·00
Number of employees					123	19	142

By and large, employee-members of the sampled families constituted a stable labour force.

12·8. *Service conditions*

In regard to service conditions, information was obtained on shift-working, rest-interval, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered

factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 shows the relevant data collected on service conditions.

TABLE 12.7

Percentage distribution of employee-members by industry-group and service conditions

Service conditions					Industry group		
					Cotton textile	Rest	All
1					2	3	4
<i>Shift working</i>							
Day ..	..	..	..	..	15.45	36.84	18.31
Night..	..	..	..	..	0.81	—	0.70
Evening	..	..	..	..	—	—	—
Rotation	..	..	..	..	83.74	63.16	80.99
Total					100.00	100.00	100.00
<i>Daily rest interval</i>							
Not reporting ..	..	..	..	..	—	—	—
No rest interval	..	..	..	..	—	—	—
Half-an-hour or less	..	..	..	..	99.19	89.47	97.89
More than half-an-hour	..	..	..	..	0.81	10.53	2.11
Total					100.00	100.00	100.00
<i>Pay Period</i>							
Weekly	..	..	..	..	—	5.26	0.71
Fortnightly	..	..	..	..	0.81	—	0.70
Monthly	..	..	..	..	99.19	94.74	98.59
Total					100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>							
Not reporting ..	..	..	..	..	1.63	10.52	2.82
No earned leave	..	..	..	..	39.84	57.90	42.25
1 to 10 days ..	..	..	..	..	4.06	—	3.52
11 to 15 days ..	..	..	..	..	54.47	31.58	51.41
16 days and above	..	..	..	..	—	—	—
Total					100.00	100.00	100.00

A large majority of the employee-members was in shifts by rotation. In regard to daily rest-interval, i.e., a break of interval irrespective of its length generally given to workers in the midst of their work, about 98 per cent. of workers were enjoying half-an-hour or less daily rest-interval and about 2 per cent. of workers enjoyed rest interval of more than half an hour. As regards pay period about 99 per cent. of the employee-members were being paid monthly. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey show that about 51 per cent. of them enjoyed leave from 11 to 15 days. About 42 per cent. of the employee-members reported that they had not enjoyed paid earned leave.

2.9. Social security benefits

Data were also collected on social security benefits, e.g., under the Employees' Provident Fund and Employees' State Insurance Schemes, enjoyed by the employee-members as on the date of survey. These data are presented in table 12.8

TABLE 12.8

Percentage distribution of employee-members by social security benefits

Scheme							Percentage of employee-members
1							2
<i>Provident Fund Scheme</i>							
No arrangement	..	..	..	..	..	..	..
If arrangement:							
(A) Contributing	..	..	..	..	..	..	81.69
(B) Not contributing:							
(i) Not interested	..	..	..	..	..	..	0.70
(ii) Not eligible	..	..	..	..	..	..	17.61
Total	..	..	..	..	..	..	100.00
<i>Employees' State Insurance Scheme</i>							
No arrangement	..	..	..	..	..	..	..
If arrangement:							
(i) Contributing	..	..	..	..	..	..	100.00
(ii) Not contributing	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	100.00

Out of the total of 142 employee-members, about 82 per cent. were contributing to provident fund account either under the Employees' Provident Funds Act or under voluntary provident fund schemes maintained by the employers.

All the employee-members were contributing towards Employees' State Insurance Scheme.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13.1 *Introductory*

Under this head information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2 *Components of savings*

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

(A) *Average amount of savings and assets per reporting family by income classes (Rs.)*

Nature of savings and assets					Monthly family income class (Rs.)			
					<60	60— <120	120 and above	All
1					2	3	4	5
<i>Average amount per reporting family (Rs.)</i>								
Savings	..	..	..	..	225.25	504.07	701.72	508.11
Assets	..	..	..	..	1,109.63	1,029.90	3,470.80	1,553.41
Total					1,334.88	1,533.97	4,172.52	2,061.52

TABLE 13.1—*contd.*

	1	2	3	4	5
(B) Percentage distribution of savings and assets by form and income classes					
(i) Savings					
(a) On family account					
Life Insurance premium paid ..	—	—	—	—	—
Provident fund—own contribution ..	8.48	16.48	7.56	11.99	
Provident fund—employer's contribution	8.39	16.38	7.33	11.84	
Savings (bank, postal) and cash in hand	—	—	1.93	0.82	
Loan advanced	—	—	—	—	
Others	—	—	—	—	
Total ..	16.87	32.86	16.82	24.65	
(b) On enterprise and other purposes account					
(ii) Assets					
(a) On family account					
Land	35.59	27.13	39.71	33.22	
Building	27.12	25.95	25.20	25.73	
Jewellery and ornaments	15.31	9.57	11.69	10.97	
Others	5.11	4.49	6.58	5.43	
Total ..	83.13	67.14	83.18	75.35	
(b) On enterprise and other purposes account					
..	
Grand total ..	100.00	100.00	100.00	100.00	
Total number of reporting families ..	16	78	25	119	

The amount of savings per reporting family worked out to Rs. 508.11 and of assets per reporting family to Rs. 1,553.41 giving a total of Rs. 2,061.52. Thus, savings formed about 25 per cent. and assets about 75 per cent. of the total amount of both savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

13.3 *Extent of savings and assets*

Table 13.2 gives percentage distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

Percentage distribution of families by total amount of savings and assets and income classes

Amount of savings and assets				Monthly family income class (Rs.)			
				<60	60— <120	120 and above	All
1				2	3	4	5
Not reporting	..	..	..	..	1.27	—	0.83
No savings and assets	..	..	..	18.75	1.27	—	3.33
Less than Rs. 200	..	..	..	6.25	2.53	—	2.50
Rs. 200 to below Rs. 500	..	..	..	25.00	15.19	4.00	14.17
Rs. 500 to below Rs. 1,500	..	..	..	31.25	49.36	48.00	46.67
Rs. 1,500 to below Rs. 2,500	..	..	..	12.50	13.92	16.00	14.17
Rs. 2,500 to below Rs. 3,500	..	..	..	—	8.86	4.00	6.67
Rs. 3,500 to below Rs. 4,500	..	..	..	—	1.27	—	0.83
Rs. 4,500 and above	..	..	..	6.25	6.33	28.00	10.83
Total	..	..	..	100.00	100.00	100.00	100.00

Roughly 47 per cent. of the families reported savings and assets of Rs. 500 to below Rs. 1,500, about 14 per cent. of Rs. 1,500 to below Rs. 2,500 and about 18 per cent. of Rs. 2,500 and above.

13.4 *Possession of durable articles and live-stock*

In addition to savings and assets, data were collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table

13·3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13·3

Number of families possessing selected durable articles and live stock and number of articles, etc., possessed

Durable articles and live-stock					Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1					2	3	4	5
Table	..	..	..	..	11	9·17	11	1·00
Chair	..	..	..	..	11	9·17	16	1·45
Sewing machine	..	..	..	..	3	2·50	3	1·00
Clock, time-piece	..	..	..	..	34	28·33	35	1·03
Cot..	..	..	..	..	114	95·00	316	2·77
Chouki	..	..	..	..	3	2·50	8	2·67
Gramophone	..	..	..	..	2	1·67	2	1·00
Harmonium	..	..	..	..	2	1·67	2	1·00
Tabla, dholak	..	..	..	..	3	2·50	3	1·00
Stringed instrument	..	..	..	..	2	1·67	2	1·00
Fountain pen	..	..	..	..	32	26·67	49	1·53
Wrist-watch	..	..	..	..	21	17·50	23	1·10
Bicycle	..	..	..	..	34	28·33	35	1·03
Cow, buffalo	..	..	..	..	9	7·50	12	1·33

It would appear from the above table that the possession of somewhat costly durable articles, such as, sewing machine, clock, time-piece, bicycle, wrist watch, etc., was not very uncommon among the working class families surveyed.

13.5 *Extent of indebtedness*

Table 13.4 gives percentage distribution of families by amount of debt and income classes.

TABLE 13.4

Percentage distribution of families by income class and amount of debt

Amount of debt	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
Less than Rs. 50	—	5.36	—	3.57
Rs. 50 to less than Rs. 100	—	—	—	—
Rs. 100 to less than Rs. 150	7.69	14.29	—	10.71
Rs. 150 to less than Rs. 250	15.39	17.86	—	14.29
Rs. 250 to less than Rs. 500	38.46	21.42	46.67	28.57
Rs. 500 to less than Rs. 1,000	38.46	41.07	53.33	42.86
Rs. 1,000 to less than Rs. 2,000	—	—	—	—
Rs. 2,000 and above	—	—	—	—
Total	100.00	100.00	100.00	100.00
Total number of families reporting debt ..	13	56	15	84

Taking all families together about 29 per cent. reported debt between Rs. 250 and Rs. 500 and about 43 per cent. between Rs. 500 and Rs. 1,000.

13.6 Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

Purpose of loans	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
(A) On family account			
Festival	---	---	---
Marriage	50.00	39.58	56.57
Child birth	3.57	5.56	2.19
Funeral	4.76	4.17	4.62
Sickness	15.48	21.53	12.24
Education .. .. .	..	0.69	0.49
Unemployment or lay-off	2.38	2.78	0.85
Meeting current deficit	11.91	12.50	7.07
Inherited debt	1.19	2.78	1.55
Others	7.14	6.94	4.69
Total	96.43	96.53	90.27
(B) On enterprise and other purposes account			
Building	2.38	2.78	4.86
Purchase of other assets .. .. .	..	-	-
Other family enterprise	1.19	0.69	1.87
Others .. .. .	..	-	-
Total	3.57	3.47	9.73
Grand Total	100.00	100.00	100.00

Out of the total of 120 sampled families, 84 or 70 per cent. reported debt on the date of survey. About 40 per cent. of the total number of loans (144) were taken for marriage expenses and about 22 per cent. for sickness. Of the total amount of loans (Rs. 41,117) about 57 per cent. was taken for marriage expenses and about 12 per cent. for sickness. Out of the families reporting debt about 96 per cent. had taken loans on 'family account' and the rest on 'enterprise and other purposes account'.

13.7 Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by sources, nature of security, rate of interest and instalments for payment.

TABLE 13.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Not reporting	—	Not reporting	—	Not reporting	—	Not reporting	25.00
Provident fund	0.70	No security	90.28	No interest	18.75	Weekly	2.08
Co-operative society	2.08	Land	0.69	Less than 6%	6.94	Monthly	44.45
Employer	—	Ornaments and jewellery	5.56	6% to less than 12½%	10.42	Quarterly	3.47
Money-lender	47.22					Half-yearly	—
Shopkeeper	4.17	Others	3.47	12½ % to less than 25%	38.19	Yearly	0.69
Friends and relatives	45.83						
Others	—			25 % to less than 50%	18.06	Others	24.31
				50 % and above	7.64		
Total	100.00		100.00		100.00		100.00

About 47 per cent. of the loans were taken from money-lenders and about 46 per cent. from friends and relatives. About 90 per cent. of the total loans were taken against no security. About 19 per cent. of the loans were taken at no interest. Interest at the rate of 12½ per cent. to less than 25 per cent. was paid in case of about 38 per cent. of the loans and 25 per cent. to less than 50 per cent. in case of about 18 per cent. of the loans. About 44 per cent. of the loans were to be repaid in monthly instalments.

CHAPTER 14

SOME IMPORTANT FINDINGS

14.1 *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Gwalior to 6.6 thousand. Of these, 16 per cent. consisted of single member families, 28 per cent. of two to three members, 33 per cent. of four to five members, 14 per cent. of six to seven members and the remaining 9 per cent. consisted of more than 7 members. By family type, 41 per cent. consisted of husband, wife and children. Others in order were those consisting of husband, wife, children and other members (25 per cent.); unmarried earner and husband or wife, i.e., single workers with dependants living elsewhere (16 per cent.); husband and wife (6 per cent.); unmarried earner and other members (3 per cent.) and rest (9 per cent.).

The average size of the family was 4.11 persons. Of these, 1.17 were earners, 0.02 earning dependants and 2.92 non-earning dependants. Of the earners, 1.12 were adult males, 0.04 adult females and 0.01 children. About 83 per cent. of the families had only one income recipient. On an average, a family had 2.91 dependants living with it and 0.30 dependants living elsewhere.

The average monthly income worked out to Rs. 97.18 per family and Rs. 23.68 per capita. The largest number of families (38 per cent. of the total) came within the income class 'Rs. 60 to less than Rs. 90' and their income per family was Rs. 75.93. The families with an income of 'Rs. 210 and above' per month formed only about 3 per cent. of the total. Broadly, the income of large-sized families was higher.

Of the average income of Rs. 97.18 per family, income from paid employment accounted for Rs. 92.16 or 95 per cent., income from self-employment for Rs. 2.00 or 2 per cent. and income from "other sources" such as rent from land, house, pension, cash assistance, gifts, concessions, etc., for Rs. 3.02 or 3 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 136.02 per family, Rs. 33.16 per capita and Rs. 41.10 per adult consumption unit. The average expenditure per capita and per adult consumption unit generally showed small variation in the different income classes ignoring the lowest income class.

Of the average monthly expenditure of Rs. 136.02 per family, consumption expenditure accounted for Rs. 128.71, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 71.64 or about 56 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure showed only small variations from the overall average in the different income classes ignoring the lowest income class where it was the highest.

An analysis of the nutritive contents of the food-stuffs consumed on an average, by a working class family in Gwalior revealed that while the overall nutritive value of the diets was good, there was room for improvement. Increased intake of leafy vegetables, fruits like guava and mangoes and intake of at least skimmed milk especially by the children and pregnant and nursing women would help to improve the diet and meet the deficiencies in respect of calcium, vitamins A and C and first class proteins.

14.2 Additional aspects of level of living

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Gwalior, about 58* per cent. of all members (aged 5 years and above) were illiterate and about 38* per cent. had received education upto or below primary standard. During the period of survey, about 13 per cent. of family members were receiving education. Among children (5 to 14 years of age) this percentage was about 41. Reasons for not receiving education in case of children were mainly financial difficulties and lack of interest.

Fever was the main sickness reported. Allopathic treatment in cases of sickness was the most popular one among the families.

* estimated figures.

A majority of working class families were living in chawls/lustees. The accommodation occupied by them in majority of cases consisted of one living room with provision for separate kitchen. In most cases there were arrangements for tap water supply though outside the dwellings and common latrines cleaned manually. Important places usually visited by the working class families for their essential needs and amenities, e.g. primary school, hospital, shopping centres, cinema house, bus stand and post office, were in most cases within a distance of less than one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in factories. About 70 per cent. of them had a length of service of 5 years or more in the same establishment and thus they constituted a stable labour force. About 18 per cent. of the employee-members were working in day shifts and about 81 per cent. in different shifts by rotation. About 98 per cent. were enjoying a daily rest interval of half-an-hour or less. Most of the employees were being paid monthly. Paid earned leave was being enjoyed by a majority of them. A large majority of them were covered under the Employees' Provident Fund Scheme and all employees were covered under the Employees' State Insurance Schemes.

All the families reported assets and savings wholly on 'family account' on the date of survey. Savings formed about 25 per cent. and assets about 75 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked out to Rs. 508 and Rs. 1,553 respectively. Roughly 61 per cent. of the families reported savings and assets of Rs. 500 to less than Rs. 2,500.

Seventy per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

APPENDIX I

List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59.

A. Factory Centres

1. Digboi
2. Jamshedpur
3. Monghyr-Jamnalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavanagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Sabaranpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar
28. Yamunanagar
29. Jaipur
30. Ajmer
31. Delhi
32. Srinagar

B. Mining Centres

33. Jharia
34. Kodarma
35. Noamundi
36. Balaghat
37. Gudur
38. Barbil
39. Raniganj
40. Kolar Gold Field

C. Plantation Centres

41. Ilabac
42. Rangapara
43. Mariani
44. Doom Dooma
45. Coonoor
46. Darjeeling
47. Jalpaiguri
48. Chikmagalur
49. Ammatbi
50. Mundakkayam

APPENDIX II

Average monthly expenditure item-wise per family

Item	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
(A) CONSUMPTION EXPENDITURE				
FOOD, BEVERAGES, ETC.				
<i>Cereals and cereal products</i>				
Rice	34	1.13	326	3.30
Wheat	43	10.46	356	25.08
Wheat atta	—	—	3	0.02
Jowar	2	0.22	67	1.28
Jowar atta	—	—	2	0.02
Bajra	3	0.16	32	0.37
Bajra atta	1	0.04	3	0.02
Maize	1	0.03	6	0.05
Maize atta	—	—	1	0.01
Gram	13	0.35	142	1.93
Gram atta	1	—	5	0.03
Maida	5	0.05	34	0.10
Suji, rawa	11	0.10	104	0.19
Biscuit	—	—	5	0.03
Other cereals	—	—	5	0.02
Grinding charges, etc.	43	0.27	355	0.74
Sub-total: cereals and products	44	12.81	361	33.19
<i>Pulses and pulse products</i>				
Arhar	31	0.57	289	1.20
Gram	4	0.02	62	0.18
Moong	32	0.74	272	0.91
Masur	15	0.12	151	0.34
Urd	22	0.34	200	0.57
Other pulses	2	0.07	6	0.04
Pulse products	5	0.07	22	0.04
Grinding charges	—	—	3	—
Sub-total: pulses and products	43	1.93	357	3.28

APPENDIX II—*contd.*

1	2	3	4	5
<i>Oil seeds, oils and fats</i>				
Mustard oil	27	0.86	149	0.92
Coconut oil	1	0.01	24	0.04
Gingelly oil	18	0.52	270	2.28
Groundnut oil	—	—	1	0.01
Other vegetable oils	—	—	1	—
Vanaspati	2	0.24	62	0.77
Oil seeds	—	—	1	0.01
Other fats	—	—	1	0.01
Sub-total : oil seeds, oils and fats ..	40	1.63	355	4.04
<i>Meat, fish and eggs</i>				
Goat meat	10	0.28	143	1.23
Fresh fish	2	0.03	81	0.38
Dry fish	—	—	1	..
Preserved fish	—	—	4	0.02
Eggs—hen	—	—	3	0.01
Sub-total : Meat, fish and eggs ..	10	0.31	146	1.64
<i>Milk and milk products</i>				
Milk (cow)	—	—	25	0.67
Milk (buffalo)	40	3.83	297	6.08
Curd	12	0.43	122	0.45
Lessi	—	—	10	0.02
Khoa	—	—	3	0.02
Chhana	—	—	3	0.01
Ghee (cow)	2	0.27	31	0.53
Ghee (buffalo)	39	5.45	265	6.42
Butter	—	—	2	0.02
Powdered milk	—	—	1	0.04
Sub-total : milk and products ..	51	9.98	361	14.26

APPENDIX II *contd.*

	1	2	3	4	5
<i>Condiments and spices</i>					
Salt	44	0.08	361	0.13	
Turmeric	44	0.14	356	0.22	
Chilly-green	22	0.13	151	0.20	
Chilly-dry	42	0.49	351	1.12	
Onion	31	0.14	295	0.31	
Garlic	22	0.08	260	0.22	
Coriander	40	0.18	336	0.39	
Ginger	2	0.01	29	0.02	
Pepper	1	0.01	37	0.05	
Methi	5	0.03	40	0.02	
Saffron	—	—	2	—	
Mustard	—	—	1	—	
Jira	36	0.18	303	0.27	
Clove	1	—	20	0.02	
Elachi	4	0.05	20	0.03	
Mixed spices.. .. .	25	0.23	246	0.43	
Other spices, etc.	14	0.07	90	0.06	
Sub-total : condiments and spices	44	1.82	361	3.49	
<i>Vegetables and vegetable products</i>					
Potato	43	0.97	353	1.95	
Muli, turnip, radish	6	0.03	52	0.06	
Carrot, beet	—	—	24	0.03	
Arum	12	0.12	90	0.16	
Brinjal	24	0.23	232	0.43	
Cauliflower	12	0.11	84	0.18	
Cabbage	—	—	3	—	
Jackfruit	—	—	1	—	
Ladies finger.. .. .	15	0.19	112	0.24	
Tomato	21	0.28	180	0.36	
Cucumber	—	—	3	—	
Pumpkin	16	0.13	129	0.18	
Gourd	10	0.05	119	0.14	
Karela	6	0.04	47	0.06	
Bean	2	—	20	0.02	
Pea	6	0.03	42	0.05	
Other vegetables	—	—	2	0.03	
Palak	19	0.09	172	0.14	
Amaranth, cholai	—	—	4	0.02	
Methi	5	0.02	74	0.08	
Other leafy vegetables	1	—	14	0.02	
Pickle preservatives	—	—	1	—	
Other vegetable products	6	0.04	29	0.03	
Sub-total : vegetables and products	44	2.33	360	4.18	

APPENDIX II—*contd.*

1				2	3	4	5
<i>Fruits and fruit products</i>							
Banana, plantain	..	..	..	16	0·18	130	0·33
Orange	..	..	..	9	0·13	46	0·11
Lemon	..	..	..	2	0·01	7	0·01
Mango	..	..	..	5	0·22	30	0·17
Water-melon	..	..	..	3	0·03	39	0·07
Coconut	..	..	..	—	—	27	0·06
Papaya	..	..	..	2	0·02	15	0·03
Cashew-nut	..	..	..	2	0·12	10	0·04
Apple	..	..	..	—	—	7	0·03
Kharbooza	..	..	..	2	0·01	26	0·04
Dried fruit	..	..	..	—	—	12	0·06
Other fruits	..	..	..	10	0·10	95	0·14
Other fruit products	..	..	..	1	0·02	5	0·01
Sub-total : fruits and fruit products	..	..	..	35	0·84	275	1·10
<i>Sugar, honey, etc.</i>							
Sugar-crystal	..	..	..	35	1·18	279	1·85
Sugar-desahi	..	..	..	10	0·33	63	0·42
Gur	..	..	..	33	0·53	296	1·07
Honey	..	..	..	—	—	2	0·01
Sugar-candy	..	..	..	—	—	1	—
Sub-total : sugar, honey, etc.	..	..	..	50	2·04	366	3·35
<i>Prepared meals, etc.</i>							
Meals	..	..	..	14	5·74	18	1·14
Snack-saltish	..	..	..	8	0·14	87	0·34
Snack-sweet	..	..	..	18	0·61	128	0·76
Hot drink tea	..	..	..	15	0·65	111	0·60
Toffee, chocolate	..	..	..	—	—	1	0·01
Ice cream, fruit salad	..	..	..	—	—	1	—
Green coconut	..	..	..	—	—	2	—
Sugar cane juice	..	..	..	—	—	2	—
Others	..	..	..	—	—	3	0·01
Sub-total : prepared meals, etc.	..	..	..	40	7·14	264	2·86

APPENDIX II--*contd.*

1					2	3	4	5
<i>Non-alcoholic beverages</i>								
Tea leaf	..	..	..	..	12	0.15	109	0.24
Ice	..	..	..	..	—	—	6	0.01
Sub-total : non-alcoholic beverages	..				12	0.15	113	0.25
<i>Pan, Supari, etc.</i>								
Pan leaf	..	..	..	..	1	—	38	0.15
Pan finished	..	..	..	..	22	0.33	93	0.23
Supari	..	..	..	..	3	0.05	58	0.19
Lime	..	..	..	..	2	—	18	—
Katlia	..	..	..	..	2	0.01	39	0.04
Others	..	..	..	..	—	—	4	0.01
Sub-total : pan, supari, etc.	..				24	0.39	145	0.62
<i>Tobacco and products</i>								
Bidi	..	..	..	..	41	1.90	266	1.77
Cigarette	..	..	..	..	4	0.04	29	0.19
Zarda, kinam, surti	..	..	..	..	7	0.18	63	0.29
Chewing tobacco	..	..	..	..	5	0.09	47	0.12
Smoking tobacco	..	..	..	..	2	0.04	45	0.20
Hukka tobacco prepared	..	..	..	..	5	0.06	40	0.13
Others	..	..	..	..	—	—	1	0.01
Sub-total: tobacco and products	..				47	2.31	331	2.71
<i>Alcoholic beverages, etc.</i>								
Country liquor	..	..	..	..	3	0.15	78	0.92
Ganja	..	..	..	..	1	0.38	11	0.09
Bhang	..	..	..	..	—	—	5	—
Opium	..	..	..	..	—	—	4	0.01
Others	..	..	..	..	—	—	1	—
Sub-total : alcoholic beverages, etc.	..				4	0.53	89	1.02
Total : Food, beverages, etc.	..				58	44.21	378	75.99
(i) Food	..	..	..	..	58	40.98	378	71.64
(ii) Tobacco, pan, supari and intoxicants					—	3.23	—	4.35

APPENDIX II—*contd.*

				1	2	3	4	5
<i>Fuel and light</i>								
Firewood and chips	..	..	..	43	2.13	352	4.43	
Coal and coke	..	..	..	3	0.11	17	0.12	
Saw dust	..	..	..	—	—	5	0.01	
Kerosene oil—fuel	..	..	..	25	0.29	169	0.32	
Kerosene oil—lighting	..	..	..	30	0.34	215	0.46	
Electricity—fuel	..	..	..	—	—	3	0.02	
Electricity—lighting	..	..	..	4	0.13	53	0.34	
Dungesko	..	..	..	15	0.26	189	0.65	
Charcoal	..	..	..	—	—	1	0.01	
Electric bulb	..	..	..	3	0.09	17	0.07	
Candle	..	..	..	—	—	1	—	
Matchbox	..	..	..	53	0.50	371	0.65	
Others	..	..	..	—	—	1	—	
Total : fuel and light				..	55	3.85	375	7.08
<i>HOUSING</i>								
<i>Rent for housing and water charges</i>								
Residential house rent	..	..	..	58	4.10	333	4.61	
House rent owned free	..	..	..	—	—	44	0.88	
Rent for hotel, lodging	..	..	..	—	—	1	0.01	
Water charges	..	..	..	6	0.10	70	0.25	
Sub-total : rent for housing and water charges				..	58	4.20	376	5.75
<i>House repairs and upkeep</i>								
Repairs	..	..	..	2	0.08	8	0.09	
White washing	..	..	..	2	0.13	25	0.15	
Sub-total : house repairs and upkeep				..	4	0.21	31	0.24

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Furniture, etc.</i>					
Bedstead, cot	2	0.23	11	0.22
Mat, mattress, durrie	—	—	8	0.11
Chouki	—	—	1	—
Curtain, screen, blind	—	—	1	0.01
Chair	—	—	1	0.02
Table cloth	—	—	1	0.02
Others	1	0.01	1	—
Repair and maintenance	2	0.12	7	0.06
Sub-total: furniture, etc.	5	0.36	28	0.44
<i>Household appliances and utilities</i>					
Box, trunk	—	—	2	0.03
Utensil—earthenware	5	0.03	71	0.10
Utensil—iron	—	—	9	0.04
Utensil—bell metal	1	0.03	3	0.04
Utensil—aluminium	—	—	5	0.04
Utensil—copper	—	—	1	0.02
Utensil—brass	—	—	21	0.37
Glassware	2	0.03	22	0.04
Enamelware	—	—	1	—
Chinaware	2	0.03	13	0.04
Bucket	1	0.05	9	0.05
Broom	9	0.01	77	0.03
Lock	2	0.05	13	0.06
Rope, string	—	—	2	—
Electric and gas-stove	1	0.31	1	0.05
Lantern, lamp	1	0.01	7	0.01
Other household appliances	1	0.02	4	0.02
Rent-household appliances	—	—	1	0.01
Repair and maintenance	1	0.01	4	0.01
Sub-total: household appliances and utilities	16	0.58	153	0.90
<i>Household services</i>					
Sweeper	20	0.11	128	0.13
Sub-total: household services	20	0.11	128	0.13
Total: housing	58	5.46	378	7.52

APPENDIX II - *contd.*

					1	2	3	4	5
CLOTHING, BEDDING, ETC.									
<i>Ready-made clothing</i>									
Dhoti		5	0.52	41	0.80
Half-pants	—	—	—	1	0.02
Jawahar coat, etc.	—	—	—	1	0.09
Shirt, kamij, kurta	—	—	—	3	0.02
Ganji, banian		2	0.05	17	0.08
Sari	—	—	—	65	1.82
Petti-coat	—	—	—	1	0.01
Frock	—	—	—	1	0.01
Undergarment	—	—	—	2	—
Chaddar, angabastram	—	—	—	5	0.08
Towel		2	0.12	9	0.04
Gamcha		1	0.01	8	0.03
Handkerchief		1	0.01	2	—
Shawl, wrapper, scarf	—	—	—	1	0.01
Sweater, pull-over	—	—	—	1	0.01
Poplin	—	—	—	1	0.01
Necktie	—	—	—	1	0.05
Other cloth	—	—	—	2	0.01
Other knitted garments	—	—	—	1	0.03
Sub-total: ready-made clothing					..	8	0.71	103	3.12
<i>Non-ready-made clothing</i>									
Dhoti		12	2.59	84	2.50
Lungi	—	—	—	1	0.01
Pyjama		3	0.21	14	0.19
Trousers	—	—	—	3	0.05
Half-pants	—	—	—	9	0.09
Bush-shirts	—	—	—	5	0.05
Shirt, kamij, kurta		7	0.62	46	0.66
Coat, over-coat	—	—	—	3	0.05
Ganji, banian		11	0.38	26	0.13
Sari		4	2.23	26	0.88
Blouse, choli	—	—	—	33	0.33
Petti-coat	—	—	—	7	0.07
Undergarments		4	0.14	20	0.14
Frock	—	—	..	5	0.06

APPENDIX II—*contd.*

	1	2	3	4	5
Towel	1	0.04	7	0.06	
Gamch	1	0.01	8	0.04	
Shawl, wrapper, scarf	—	—	1	0.03	
Sweater, pull-over	—	—	1	0.01	
Wool	—	—	1	0.01	
Longcloth	6	0.47	42	0.57	
Mulmul	1	0.04	8	0.10	
Satin	—	—	4	0.02	
Poplin	8	1.09	66	1.13	
Other shirting, etc.	11	1.12	84	1.33	
Necktie	—	—	1	0.02	
Other cloth	9	0.91	138	2.14	
Other knitted garments	—	—	1	0.01	
Other clothing (miscellaneous)	2	0.14	15	0.15	
Sub-total: non-ready-made clothing	34	9.99	270	10.82	
<i>Headwear</i>					
Cap	—	—	4	0.01	
Sole hat	1	0.18	2	0.04	
Felt hat	—	—	2	0.01	
Sub-total: headwear	1	0.18	8	0.06	
<i>Bedding</i>					
Bed-sheet	3	0.55	16	0.34	
Pillow	1	0.13	2	0.09	
Blanket, rug	—	—	4	0.20	
Bed cover	—	—	1	0.01	
Pillow case	1	0.10	5	0.06	
Bedding cloth	2	0.41	7	0.17	
Others	1	0.37	13	0.53	
Sub-total: bedding	7	1.56	45	1.40	

APPENDIX II—*contd.*

	1		2	3	4	5		
<i>Footwear</i>								
Shoe	14	1.57	86	1.35
Sandal	—	—	6	0.11
Chappal	4	0.23	55	0.44
Slipper	—	—	2	0.02
Hose	—	—	1	0.01
Socks	—	—	3	0.01
Sub-total: footwear				..	18	1.80	120	1.94
<i>Miscellaneous</i>								
Laundry	18	0.37	78	0.32
Washerman	2	0.05	28	0.10
Washing soap	54	0.95	369	1.53
Soda	4	0.02	101	0.10
Dry cleaning	—	—	1	0.01
Tailoring, mending, etc.	21	0.64	181	1.30
Embroidery	—	—	1	—
Repair and maintenance	7	0.05	54	0.07
Other	—	—	1	—
Sub-total: miscellaneous				..	58	2.08	378	3.43
Total: Clothing, bedding, etc.				..	58	16.32	378	20.77
MISCELLANEOUS								
<i>Medical care</i>								
Doctor's fee	3	0.38	25	0.61
Medicine	3	0.57	94	1.80
Hospitalisation	—	—	1	0.14
Employees' State Insurance premium	58	2.51	375	2.94
Sub-total: medical care				..	58	3.45	375	5.49

APPENDIX II—*contd.*

1				2	3	4	5
<i>Personal care</i>							
Hair oil, etc.	..	..	..	33	0.45	237	0.55
Barber	..	..	..	55	0.89	363	1.09
Snow, face cream, etc.	..	..	..	1	0.01	8	0.02
Toilet soap	..	..	..	33	0.34	235	0.41
Comb, hair brush	..	..	..	5	0.01	43	0.03
Mirror	..	..	..	3	0.02	14	0.02
Face powder	..	..	..	—	—	4	0.01
Tooth paste	..	..	..	3	0.05	9	0.03
Tooth powder	..	..	..	2	0.01	13	0.02
Tooth brush	..	..	..	1	0.02	1	—
Neem and similar sticks	..	..	..	—	—	3	—
Blade	..	..	..	6	0.02	109	0.07
Shaving soap	..	..	..	—	—	1	—
Others	..	..	..	1	0.01	5	0.01
Sub-total: personal care				58	1.83	378	2.26
<i>Education and reading</i>							
School, college fees	..	..	..	—	—	47	0.34
Books—schools	..	..	..	—	—	28	0.15
Stationery—all kinds	..	..	..	—	—	40	0.14
Books—general	..	..	..	2	0.03	4	0.01
Private tuition	..	..	..	—	—	40	0.29
Newspaper	..	..	..	1	0.01	6	0.02
Periodicals and journal	..	..	..	1	0.01	1	—
Others	..	..	..	—	—	3	0.01
Sub-total: education and reading				4	0.05	104	0.96

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Recreation, etc.</i>					
Cinema	30	0·92	188	1·08	
Toy	—	—	23	0·04	
Pet animal purchase	—	—	2	0·02	
Mela and fair	2	0·06	14	0·06	
Photographic expenses	—	—	4	0·02	
Other musicals	—	—	1	—	
Others	—	—	5	0·01	
Repair and maintenance	—	—	1	0·01	
Sub-total: recreation, etc.	32	0·98	213	1·24	
<i>Transport, etc.</i>					
Rail	11	2·47	67	2·44	
Bus	10	0·17	87	0·38	
Tram	—	—	2	0·08	
Horse-cab	19	0·47	104	0·37	
Bicycle hire	1	0·02	3	0·01	
Repair charges	3	0·15	35	0·49	
Postage	37	0·22	222	0·24	
Others	—	—	2	0·06	
Sub-total: transport, etc.	51	3·50	307	4·07	
<i>Subscription, etc.</i>					
Trade Union	45	0·22	291	0·25	
Religious	8	0·19	84	0·34	
Gift and charity	9	1·80	58	1·64	
Other ceremonies	—	—	1	—	
Fines and penalties	9	0·40	63	0·32	
Others	1	—	9	0·01	
Sub-total: subscription, etc.	52	2·61	331	2·56	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Miscellaneous</i>					
Ornament—glass	—	—	60	0·20
Watch	—	—	1	0·22
Fountain pen	3	0·06	18	0·05
Umbrella	3	0·35	8	0·12
Other personal effects	—	—	1	—
Repair and maintenance	3	0·10	22	0·08
Other pocket expenses	1	0·02	14	0·10
Sub-total: miscellaneous	9	0·53	113	0·77
Total miscellaneous	—	12·95	—	17·35
Total: consumption expenditure	—	82·79	—	128·71
(B) NON-CONSUMPTION EXPENDITURE TAXES					
Road tax	—	—	2	0·01
Municipal tax	—	—	4	0·07
Sub-total: taxes	—	—	6	0·08
<i>Interest and litigation</i>					
Interest paid on loan	12	1·52	111	2·28
Litigation expenses	—	—	7	0·10
Remittance	12	9·74	46	4·85
Sub-total: interest and litigation	21	11·26	152	7·23
<i>Savings and investments</i>					
Bicycle	—	—	1	0·55
Life insurance premium	—	—	2	0·04
Provident fund contribution	43	3·46	328	4·80
Others	6	1·47	36	2·60
Sub-total: savings and investments	46	4·93	328	7·99
<i>Debts repaid</i>					
Debts repaid	15	10·52	120	9·52
Sub-total: debts repaid	15	10·52	120	9·52
Total non-consumption expenditure	—	26·71	—	24·82

APPENDIX II—*concl.*

1	2	3	4	5
SUMMARY				
(A) CONSUMPTION EXPENDITURE				
Food	58	40.98	378	71.6
Tobacco, pan, supari and intoxicants ..	—	3.23	—	4.3
Fuel and light .. .	55	3.85	375	7.0
Housing .. .	58	5.46	378	7.5
Clothing, bedding, etc. ..	58	16.32	378	20.7
Miscellaneous .. .	—	12.95	—	17.
Total ..	—	82.79	—	128.
(B) NON-CONSUMPTION EXPENDITURE				
Taxes, interest and litigation .. .	12	1.52	—	2.
Remittances to dependants .. .	12	9.74	46	4.
Savings and investments .. .	46	4.93	328	7.
Debts repaid .. .	15	10.52	120	9.
Total ..	—	26.71	—	24.

ERRATA

Page	Chapter/Table	Particulars	For	Read
1	2	3	4	5
16	Table 3·3	Col. I. Item 7. under sub-head 'Male'	Not in force	Not in labour force
17	Table 3·4	Sub-head above col. 7	55·69	55·59
18	Chapter 3	2nd line of para 3·81	ad	and
44	Table 5·6	Col. 9 against 'Oils seeds, oils and fats'	4·64	4·04
57	Chapter 6	8th line of para 1st	10·21	10·21 l.
58	—do.—	1st line of item 5	0·5g.	0·5 mg.
61	Table 7·1	Sub-heading above col. 5	+ or	+ or —
77	Table 11·2	Col. 2, Item (d), against 'more than one'	0·831	0·83
113	Appendix II	<u>NON CONSUMPTION EXPENDITURE TAXES.</u> Read 'Taxes' as a separate Sub-head under this head (Group B.)		

